WHICH?
FULL OF GOOD SUGGESTIONS
JULY 2002

Surveyors investigated

WE EXPLORE THE CAUSE OF YOUR COMPLAINTS

www.which.net

Inkjet printers

HP IS LEFT BEHIND IN THE BEST BUY RACE

Car security

HOW EASY A TARGET IS *YOUR* CAR?

Theme parks

WHICH IS BEST FOR VALUE AND FUN?

Surveyors: we investigate the holes in their reports

I moved house last month and I'm sure that, by the time we chose our new sofa, we'd spent longer trying it out than we had wandering round the house we decided to buy. That's just one reason why we are so dependent on the range of professionals who support every move. The size of the financial commitment is, of course, why the impact of their mistakes can be so devastating.

This month, we investigate complaints about surveyors. Reports that missed serious problems were the most common cause of complaint; damp, rot and subsidence all went unnoticed.

To make matters worse, many homebuyers found that pursuing a complaint was a long and costly process. The situation was compounded further by a clear confusion about what level of advice a survey should provide in the first place.

The good news is that the Royal Institution of Chartered Surveyors (RICS) has responded by producing a leaflet detailing what will and won't be included in surveys. Its members will be advised to send the leaflet to all customers along with its terms and conditions. RICS is also trying to simplify its complaints procedure and improve the current arbitration scheme.

Long term, promised legislation (for which Consumers' Association has campaigned) will introduce a 'sellers pack' that should improve the situation. Meanwhile, make sure you're clear what different types of survey cover so that you can choose the right one for your property.

Helen Parker

Helen Parker, Editor

WHICH? is published by Consumers' Association – campaigning for all consumers

www.which.net/which

Editor Helen Parker
Assistant Editors Janet Carberry, Kirsten Edwards, Shauna Massey
Principal News Journalist Liz Edwards
Chief Sub-Editor Barbara White

Art Editor Suzanne Taylor
Deputy Art Editor Neil Darby **Senior Designer** Mark Massey
Production Manager Bev Jordan

Head of Which? Research Jane O'Brien
Systems Manager Keith Nisbet

Head of Money Research Ashleye Sharpe
Principal Money Researchers Teresa Fritz, Melanie Green
Senior Researchers Nick Kirby, Mike Naylor
Acting Senior Researcher Tim Young **Researcher** Rachel Clemons
Research Assistants Matthew Brown, Becky Hall

Head of Product Research Liam McCormack
Principal Researcher Dave Holes

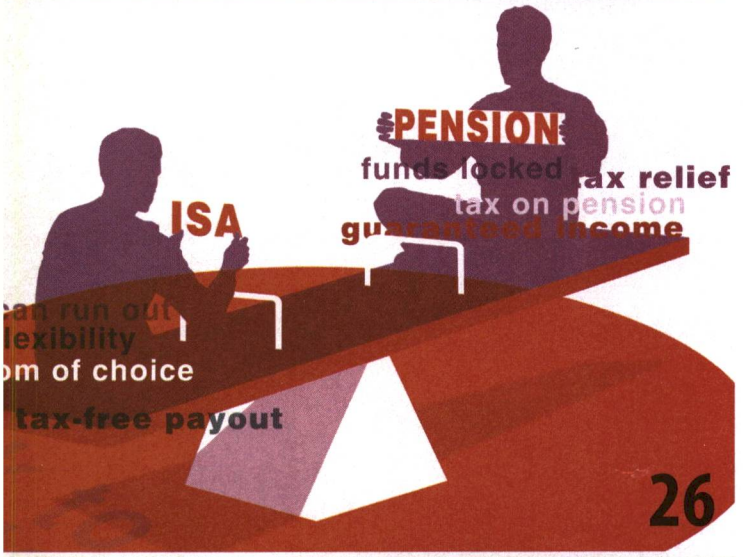
Product Research Senior Researchers Jon Dunning, Alison Eastwood, Sandie Edwards, David Evans, Richard Headland, Victoria Pearson, Bridget Wells **Scientific Adviser** Paul Smith

Head of Services Research Judy Farrar
Principal Researchers Amanda Bristow
Acting Principal Researcher Pete Tynan **Senior Researchers** Simone Collins, Jennifer Conti, Julie Hunter, Sandra Rapacioli, Tessa Russell
Research Assistants Toby Hiles, Cara Whitby

Head of Research Support Celia Howarth
Head of Procurement and Shopping Neil Amor
Head of Business Research Chris Matthews
Senior Business Research Analyst Anne Bonson
Business Research Analysts Mark Bull, Alastair Colman, Rhys Jones, Jo Langenhan, Eoghan O'Sullivan
Head of Verification Lal Forfar **Verifiers** Theresa Parks, Alex Rankin, Sarah Wood **Head of Research Administration** Elizabeth Bowden
Senior Administrative Assistant Lesley Latimer
Administrative Assistant Paula Stein

Mike Naylor protects you from being sold loan cover you don't need – p12

Fun, fares and facilities – Simone Collins picks the best theme parks – p42



contents

COVER HENNING LÖHLEIN

JULY 2002

News

04 INSIDE STORY The CDs that send computers crashing and how to get the best payout from your car insurer

08 SURVEYORS You complain about holes in their reports, so what can you do when they miss faults in your home?

12 PAYMENT PROTECTION Our investigation finds that this insurance is often unnecessarily and frequently mis-sold

16 ALL CHANGE An account aggregation service from Egg, a folding keyboard, toothpaste for the over-40s, and more

Choosing & using

19 PLAY FRAMES Our testing panel of under-10s – and a safety expert – find the best play frames for summer fun

22 STEAM IRONS We test18 irons and pick the best

26 SAVING FOR RETIREMENT We pit Isas against pensions to find which is the best way to secure your retirement

30 PRINTERS Why Hewlett Packard couldn't compete

34 RECYCLING Levels of recycling in the UK are miserable. We investigate the reasons – and how they could improve

37 FARMER'S MARKETS We look at the range of delights on offer and compare their prices with local supermarkets

40 CAR CRASH TESTS The latest Euro NCAP results on 17 cars – including the second ever five-star model

42 THEME PARKS A great day out, or a damp squib?

47 CAR SECURITY Our league tables show which models are most likely to be stolen or broken in to

50 GIN Just the tonic for a summer evening. We test 19

52 A DREAM KITCHEN Ruth and Ian want to modernise their kitchen. Our experts advise

Regulars

55 WRITE BACK Our pick from the postbag

56 SAVINGS MONITOR Best Buys for your savings

57 CONTACTS A TO Z Save time when shopping around

57 INDEX Main reports in our January to June issues

58 MEMBER BENEFITS Get more from your subscription

60 BRIEF CASES Two cases from our lawyers' files

insidestory

Consumer stories that make a difference

MONEY-FOR-NOTHING ROOFER EARNS JAIL

Householders having building work done are entitled to assume they'll get what they paid for, according to an Appeal Court judge in a recent ruling.

And, Mr Justice Aikens continued, a roofer who apparently thought otherwise was rightly jailed for 15 months.

Graham Seymour's sentence was upheld by the Court of Appeal in February after he pocketed £3,000 for work on Trus Jenner's leaking roof – work which wasn't done.

Graham Seymour joins our rogues' gallery

In 1999, Ms Jenner, of north London, noticed water leaking into her bathroom. She scoured *Yellow Pages* for roofing firms, and contacted several – one of which was Seymour's The London Roofing Co. She wasn't to know that it had had two County Court Judgments upheld against it in the previous three years.

Seymour, 43, of High Wycombe, Bucks, quoted £3,000 for repairing the glass-fibre roof and painting five wall panels.

Each day, for three days, Seymour and a colleague went up to the roof, and Ms Jenner thought they were working. Seymour then told her the job was done, and she paid.

A few days later, after Ms Jenner's son spotted the leak was still with them, she couldn't get through to Seymour on his 'emergency' number. When she finally did, Seymour did nothing.

Ms Jenner realised no repair work had been done, although the panels had been painted. She contacted the police, who discovered that Seymour had given a false business address. A surveyor confirmed the repairs were phantom. When arrested, Seymour blamed a subcontractor and offered to repay the £3,000. But, at Middlesex Crown Court, he was sentenced to 15 months jail for his 'bare-faced fraud'.

Mutiny bags £1,500 from Admiral

VICTORY

A bit of homework by a determined driver forced an insurer massively to increase its payout for a written-off VW Golf.

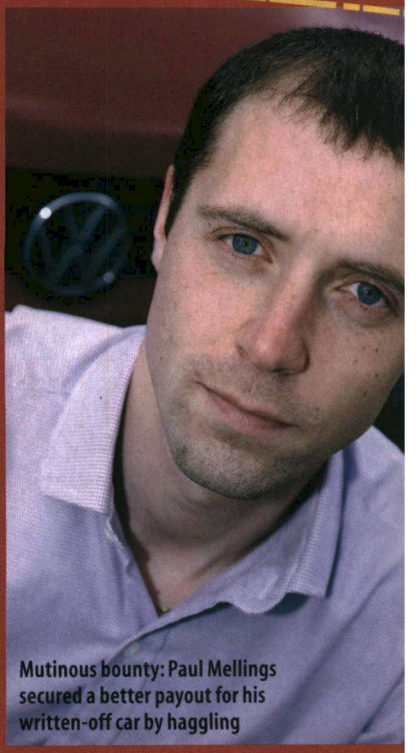
Admiral originally offered Paul Mellings, from Hertfordshire, about £5,700 for his four-year-old GTi after thieves broke in and ripped out various parts, making it uneconomical to repair.

Paul, who'd paid £8,000 for the car last year, rejected the paltry offer, having checked adverts for similar second-hand Golfs. These all quoted prices of more than £7,000. Under his insurance, Paul was due the cost of replacing the car with a similar one.

Paul sent Admiral pages showing similar cars that he'd printed from sales and valuation websites such as Parker's, Autotrader and the AA. He also sent the Golf's service history, to prove it had been properly maintained. Finally, he borrowed from a friend in the industry a copy of Glass's Guide, the subscription-only trade bible of used-car prices (which isn't available to consumers).

Using its estimates, Paul did some sums and showed Admiral how, according to the guide, the car was worth £7,215. Many insurers, including Admiral, use Glass's when calculating a payout for a write-off.

Having presented his own figure, Paul asked Admiral whether it disagreed – and if so, to justify it.



Mutinous bounty: Paul Mellings secured a better payout for his written-off car by haggling

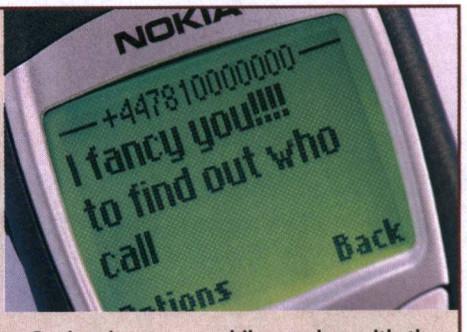
Mobile con-texts

Don't reply to unsolicited text messages or you could end up out of pocket. That's the advice of premium rate call regulator Icstis. It's cracking down on companies that send such texts inviting a reply that could cost up to £1.50, or even charge you for any texts they send to you.

The 'reverse-billing' texts usually offer information or chat services. But these texts won't necessarily tell you how much you're paying or how to cancel – vital information if you've unwittingly subscribed by replying to an unsolicited text. This is a breach of Icstis' code.

In February and March alone, Icstis fined three companies a total of £1,800 for sending unsolicited text messages in breach of its code. In one complaint a young boy received a text inviting him to call a £1-a-minute number for novelty voicemail messages. Atlantic Communications Corporation Ltd was fined £300 for allowing its advert to reach an inappropriate audience. It argued that it had done so by mistake.

Some companies are soliciting reverse-billed business from young mobile phone users through other means. The children's magazine *Sugar* featured an advert for a chat service, which charged from 60p to £1 both to send and receive texts. Following a number of complaints Icstis barred this service, run by Advanced Text Services, until it was satisfied that it complied with its code of practice.



Registering your mobile number with the Telephone Preference Service (www.tpsonline.org.uk) might help avoid unsolicited texts, although it's currently not clear whether texts are covered in the same way as phone calls.

If you receive an unsolicited text, don't reply unless you're prepared to be charged. And if you think it's misleading, call Icstis on 0800 500 212.

PHOTOGRAPHY JOHN TRENHOLM

Admiral offered £7,000, but Paul stuck to his guns. After a 'second reconsideration', Admiral finally offered Paul the entire £7,215 – an improvement of about £1,500 on the original offer.

Admiral told *Which?* that it had initially assessed the car's value through a video link while it was at the repair garage. It also took into account that the Golf had clocked up more than average mileage for its age. It added that Paul had satisfied the insurer, through all the paperwork he'd sent, that the car was in good condition and that replacing it would cost more than its original estimate. Paul responded that the car probably wasn't looking its best at the garage – just after thieves had ransacked it.

The Association of British Insurers – the industry trade body – confirmed that an insurer should offer you the cost of replacing your car with a similar one. It also advised doing just as Paul did: checking the going rate and sending evidence to your insurer.

FURTHER INFORMATION

There are plenty of price guides online. Try:

www.parkers.co.uk
www.topgear.com
www.whatcar.co.uk

ARTFUL DODGER

Is this art or is this an advert?

A drug company is using hospital art projects to promote its products to consumers. Pfizer, famous for Viagra, is also stepping up its consumer magazine advertising. Drug companies aren't allowed to advertise prescription-only medicines directly to consumers. But we're concerned that such marketing activities are advertising by the back door.

In a survey this April, we found that less than a third of consumers rate drug companies as a trustworthy source of information about medicines. And only a quarter believed that companies could be trusted to provide unbiased and comprehensive information about treatments. In the US, where advertising prescription-only drugs to consumers is legal, some ads have been shown to be misleading.

The European Parliament is debating a change in the law that would allow companies to advertise prescription-only drugs for certain conditions, under the guise of 'conveying information'. We're campaigning against this (see 'A spoonful of PR', *Which?*, May 2002, p7).

Meanwhile, Pfizer is putting itself in the public eye by sponsoring art projects. Murals, which include a large Pfizer logo, are being displayed outside 11 hospitals.

The company's also forging links with potential Viagra users through magazine adverts that feature the Pfizer logo next to the words: 'The first step to a better love life'. The ads are part of a project in association with The Impotence Association and The Men's Health Forum. However, the website (www.informed.org.uk) won't let you access any information unless you first provide personal details, which could later be used by Pfizer for marketing.

None of this activity is breaking the law, as it's not directly promoting a particular drug. However, we're concerned about how much money prescription drugs companies are spending to try to win consumers' loyalty. Pfizer told us: 'We're a stakeholder in society, not just a pharmaceutical company, and it's legitimate for us to raise awareness of the company.'

See our campaign at www.which.net/campaigns/health/dtca.

INSURANCE CLAIM COP-OUT

Elizabeth Lee had to retire as an officer with Surrey police last year because of post-traumatic stress disorder, which was brought on by a horrific incident she'd experienced in the course of her work.

Elizabeth, of Hampshire, claimed under her Skandia Lifetime plan – which pays out if you're permanently unable to do your job because of accident or illness. Under her policy a lump sum of £147,000 was due. The Surrey police medical officer and its psychologist advised Skandia Life that they believe she would never recover sufficiently to return to her job.

But the insurance company insisted that Elizabeth see an independent psychiatrist of its choice. Following a 70-minute consultation, the psychiatrist said that she may be able to return to work depending on how well she responds to further treatment. So Skandia has refused to pay out.

Elizabeth can't believe that Skandia can be allowed to ignore the evidence from the two police doctors whom she feels know the rigours of the police officer's job and have also treated her for long enough to understand her condition.

The case highlights the fact that there aren't any codes of practice for assessing claims for total and permanent disability, and the weight the insurer gives to evidence provided by different doctors is out of your control.

Elizabeth has complained to the Financial Ombudsman. Skandia refuses to comment while the complaint is being dealt with by the ombudsman.

ACTION POINT

If you feel your insurer is unfairly refusing to pay out, put your complaint in writing and take it to the Financial Ombudsman if necessary.

CAMPAIGNING FOR YOU

- We're looking for victims of endowment mortgage problems. If you think this is you, let us know at www.which.net/campaigns. We can't get involved in individual cases, but they boost our drive to get justice for all hit by the scandal.

- Energy companies harbouring sales rogues face a 'get tough' plan by regulator Ofgem. It's pledged – at last – to speed up enforcement and fine rule-breakers.

- More than 35,000 people have visited our Switch with Which? site to find out about switching to a better current account. For details, see www.switchwithwhich.co.uk.

- Nearly 90 per cent of consumers want all GM ingredients labelled, a recent Consumers' Association (CA) survey shows. Current laws require labelling only if GM can be found in the end product. We're asking the European Parliament to extend this.

- The outcome of a probe into extended warranties was due to be published by the Office of Fair Trading as we went to press. We supplied key information on certain problems, such as mis-selling, and hope the report will tackle these same areas and result in tough action.

- New CA research shows that a third of all Scottish dentists are refusing NHS patients. We're campaigning for the government to tackle the chronic shortage.

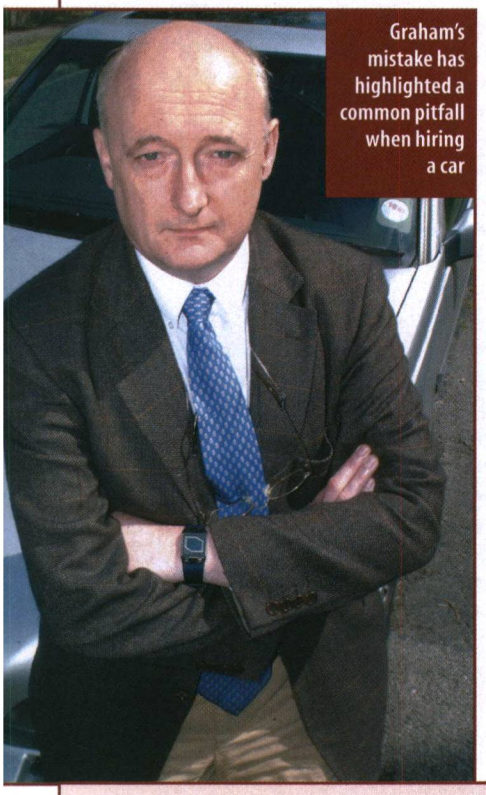
- Victims of rogue traders and financial mis-selling have been let down by the Lord Chancellor. He's declined to make sweeping legal changes enabling us to seek redress for any group of wronged consumers. Until laws are changed piecemeal, we can only act in certain cases.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns

A LICENCE TO MAKE MONEY

Warning! Make sure you have both parts of your photocard driving licence with you if you plan to hire a vehicle.

When Graham McGowan-Smyth arrived at Edinburgh airport he produced only the photocard part to collect the car he'd booked. But the hire company, Holiday Autos, refused the use of the car – booked through his travel agent. Worse, he was charged £45 – the full cost of hire – for 'non-production of a driving licence'. It then cost him £75 for taxis to and from his business meeting. Graham's not alone – we've received a similar complaint from another driver, but about Hertz.



Graham's mistake has highlighted a common pitfall when hiring a car

The newer-version UK licence is only valid when the photocard and paper counterpart are produced together. It says this on the paper part, but not on the photocard, which leaves the way open for confusion.

More concerning, though, is that the small print of several car hire companies appears to allow them to keep the full amount you've prepaid if you turn up without your full licence – and so can't take the car – even if it was several weeks' hire. This could run into hundreds of pounds. The Office of Fair Trading (OFT) says that, in general, consumers shouldn't be charged a 'disproportionately high' penalty if they don't keep an agreement (by, say, failing to bring their licence when this has been specified in the small print). We've asked the OFT to scrutinise these hire agreements, with a view to making this penalty reasonable.

The British Vehicle Rental and Leasing Association (BVRLA), the trade association of the vehicle hire industry, condones the charges, but said that companies should be reminding consumers of what identification is needed, if necessary through further staff training and clearer websites.

In lieu of the paper counterpart, the Driver and Vehicle Licensing Agency (DVLA), which maintains the register of drivers and vehicles, has a premium-rate phoneline for hire companies to check a driver's status. However, hire companies' insurance may be invalidated if they rely on these verbal confirmations. The DVLA said it was looking into providing secure internet access, which requires the licence holder's consent before checks are made. We asked the DVLA why it didn't put a microchip on the photocard to hold the counterpart information. It said: 'DVLA was a member of the EC working group that discussed the smartcard...(but) the directive does not provide for the inclusion of a microchip'. In the meantime, the BVRLA offers a new *Consumer guide to renting a vehicle*, covering your rights.

After we spoke to Holiday Autos, it agreed to refund Graham's rental fee, saying: 'All our agents remind customers of our terms and conditions. As we cannot guarantee that happened on this occasion, as a gesture of goodwill, we will reimburse Mr McGowan-Smyth the £45 rental fee'.

● ACTION POINT

If possible, when booking, ask what identification you'll need to bring with you, and if you have a photocard licence, always take both parts with you, whether or not this is mentioned.

FURTHER INFORMATION
www.bvrla.co.uk

Hire van breakdown battle

All packed up with nowhere to go was the story for Andy Gordon when his hire van broke down on a Sunday morning, leaving him stranded.

Andy refuelled the Mercedes van, hired from Abington Vehicle Rentals of Northampton, only to find a warning light on the instrument panel. He called Abington, and the answerphone picked up. But, said Andy, he heard no message or emergency call-out number so he contacted Mercedes. It sent a technician who diagnosed a fuel system fault – needing garage attention – and commented that the van appeared to be 3,000 miles over its 12,000 mile service interval.

After a three-hour delay, Andy made arrangements for his parents to pick up and deliver his cargo. The next day, at Abington's request, Andy put in writing his request for £95.68 costs to be reimbursed, stating that Abington was in breach of contract for hiring out a van which was clearly not fit for the purpose of his weekend hire period. The amount included the cost of the fuel he had bought in anticipation of completing his journey, and the costs he had incurred in making alternative arrangements.

Abington refused saying there was an emergency number on the answerphone, and its van was only 1,000 miles over the service interval. It offered Andy £40 – about 40 per cent of his claim – saying other costs such as fuel were negligible. Because it doesn't operate a full-tank to full-tank policy, it wouldn't benefit from the extra fuel for the next hirer.

We contacted Abington which offered Andy a replacement vehicle the next weekend, but this wasn't much use as the goods had already been delivered. Andy said he's now considering using the small claims court to retrieve his money.

Abington has replied that it 'welcomes any action he deems fit to take'.

● ACTION POINT

Make sure that a hire company gives you an out-of-hours contact number before leaving the forecourt.

Be aware that you are legally entitled to your losses if the vehicle is not fit for the purpose for which it was hired.

PHOTOGRAPHY HADDON DAVIES PHOTOGRAPHY, ROBIN BECKHAM ILLUSTRATION CYRUS DEBOO

The watchdog that's letting you down

One in four people feel they have been badly treated by a financial institution, such as a bank, building society or life insurance company.

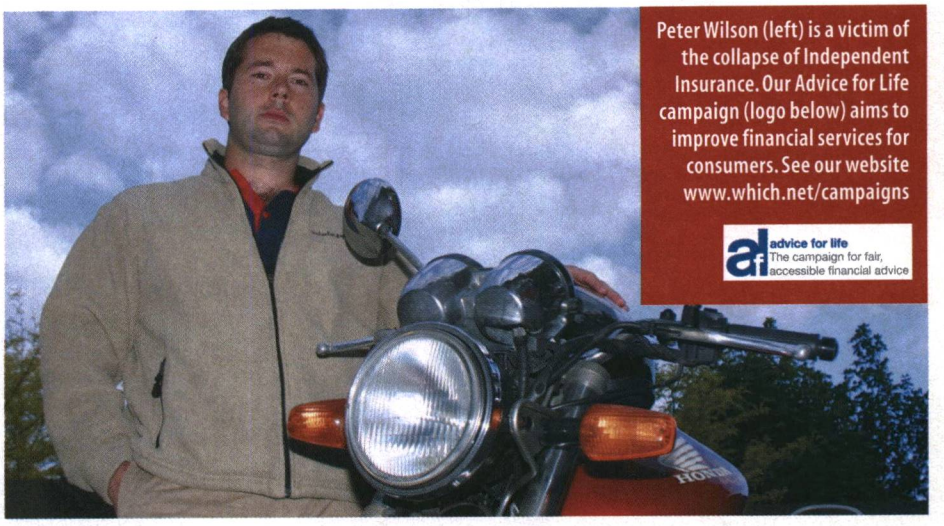
The figures come from the financial services regulator, the Financial Services Authority (FSA), which is responsible for consumer protection.

Yet in the last 12 months policyholders of Equitable Life, people with mortgage endowments and policyholders of Independent Insurance, among others, might be excused for doubting whether the regulator is really showing its teeth.

Peter Wilson was one of the thousands with house, car or travel insurance policies left wondering whether they were worthless when Independent Insurance collapsed in June 2001. Peter is still battling to get a refund of the £350 premium he paid for a motorbike policy. After badgering, Peter did receive confirmation from Aurora (the liquidator) that he is a creditor. However, he still has no idea of what, if anything, he will receive and will have to wait in line with 500,000 other policyholders. Aurora has warned that it's likely to take a long time.

At the time of Independent's collapse, the FSA did very little to help policyholders. Its best advice was to contact Independent, or the company that had sold the policy, and it gave only basic information on its website. Equitable Life policyholders also found a similar lack of help available when problems first started to come to light.

The Financial Services Consumer Panel was established by the FSA to represent the interests of consumers of financial services and to monitor how well the FSA is fulfilling its statutory objectives. In May it criticised the FSA. It said: 'A significant area that the FSA needs to develop is in finding ways to alert consumers to problems in firms and sectors heading for trouble'. It added: 'This is where there needs to be much more of a presumption to tell consumers what is happening.'



Peter Wilson (left) is a victim of the collapse of Independent Insurance. Our Advice for Life campaign (logo below) aims to improve financial services for consumers. See our website www.which.net/campaigns

advice for life
The campaign for fair, accessible financial advice

Yet recently we've asked the FSA to publish individual companies mortgage endowment shortfall figures to help consumers identify where their endowment provider stands in relation to other providers. However, the FSA won't release these figures. It told us that it did not accept that identifying companies that were the worst performers would help consumers decide whether they were mis-sold their policy. It also said that such information could provide an 'exaggerated incentive to complain, with no greater prospect of that complaint being upheld'.

Instead, the FSA's response to its own findings is to publish a leaflet on how to complain. While welcome, we think the FSA is missing the point and must do more. It must publicly shame companies that refuse to change culture and start putting consumers first. It must proactively protect consumers and react quickly and decisively when scandal hits and answers are needed. Then we can start to believe that the FSA is committed to consumer protection.

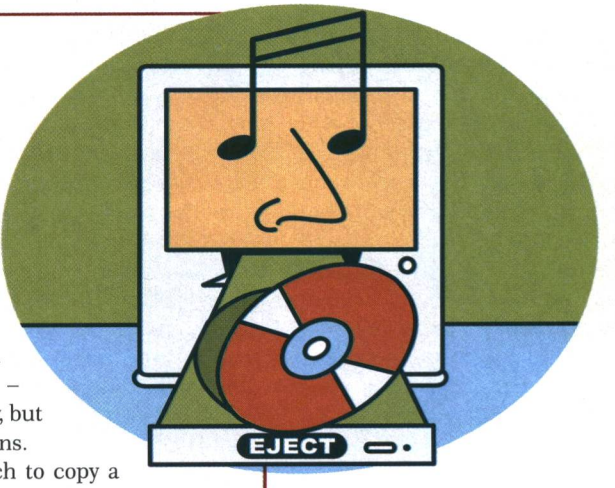
CDs CRASH COMPUTERS

Deacon Blue's recent 'Best Of' is one of the latest in a handful of albums causing headaches for computer users. The Sony release won't play in computers, crashing some of them, and getting stuck in some Apple computers – in some cases even requiring professional repair.

Trying the CD in a selection of the CD and DVD players we're currently testing, we found it wouldn't play in three of them (the Marantz DR6000 and CD6000 and the Denon ADV-700).

Copy-protection systems – with inappropriate consequences – are to blame. Record companies are trying to curb the use of popular file-sharing websites and CD recorders with copy-protected CDs. So far Sony and BMG (which uses a less controversial system) have released copy-protected CDs in the UK, and other companies are thinking about it.

Fiona Harley from the International Federation of the Phonographic Industry, which represents the international recording industry, says that copy-protection is a 'kneejerk response' to copyright infringement. Apart from potentially damaging computers, such releases can limit your ability to transfer your CD into other digital formats. However, it's been possible to get around all the systems seen so far – so they won't stop piracy, but they will annoy music fans.



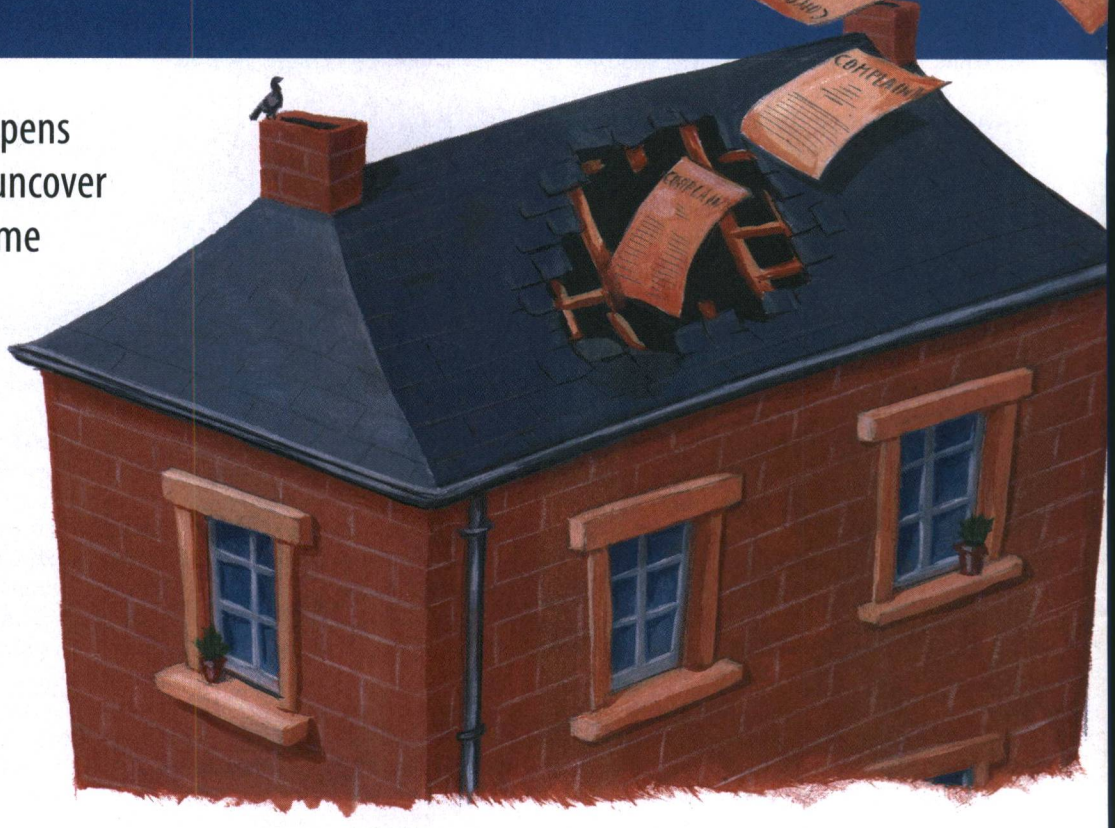
It's a copyright breach to copy a CD you've bought. But we think that transferring music you've bought in one format to your computer or a portable music player is reasonable private use, and we'd like it to be protected when the new European Copyright Directive passes into UK law this year.

Meanwhile, look out for warnings on CDs – they should say 'Won't play in PC/Mac' (as Sony's CDs do) – or for a missing 'CD' logo.

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

SURVEYS THAT DON'T GIVE YOU THE HOLE PICTURE

We investigate what happens when a surveyor fails to uncover the flaws in your new home



A survey should provide you with peace of mind that the property you've set your heart on is a sound investment. Discovering that the reality bears little resemblance to your report can be devastating. Unidentified defects were the most frequent cause for complaint in our survey of 80 people who felt they'd had poor service from a surveyor. In the most serious cases, damp, rot and subsidence went unnoticed, landing homebuyers with thousands of pounds of repairs. And many found pursuing complaints a long and costly process, adding to an already stressful situation.

But issues of negligence and poor complaint handling are compounded by confusion among homebuyers about what information a survey should provide. Promised legislation should help tackle this problem by introducing a mandatory sellers pack to accompany property transactions. This would include a home condition report to provide standard information about a property's condition, which could be relied upon by the buyer and seller. Only specially accredited inspectors would carry out reports.

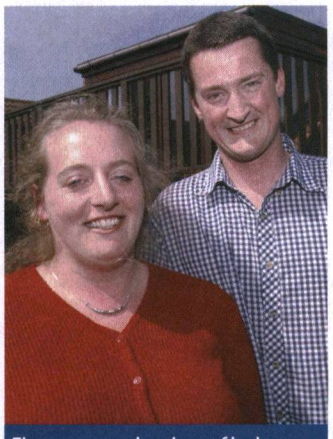
Until home condition reports are compulsory, buyers must rely on a homebuyers survey and valuation (HSV) or building survey.

MISSED PROBLEMS

A surveyor's failure to spot a defect was cause for complaint for 90 per cent of those who responded to our survey. In many cases more than one problem went unidentified. The most commonly missed problem was damp, followed by damage, rot and leaks. Problems with floors were often also missed. Unsurprisingly, almost all of our respondents had expected their survey to identify all significant defects.

Surveyors were more likely to overlook problems in certain parts of a property than others. Most frequently mentioned was the roof, which should be inspected both from the ground using binoculars and from inside the loft.

But in the case of Michelle and Paul Collier, part of their roof wasn't inspected at all.



The surveyor missed a roof in danger of collapse in the Colliers' home

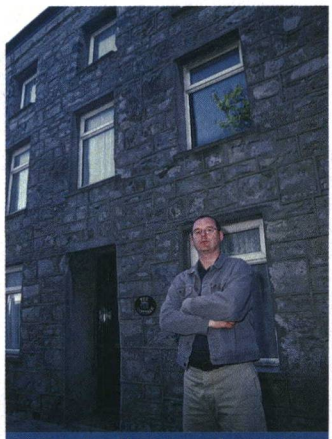
When they asked their surveyor why he hadn't noticed a leak in their sunroom's roof, he admitted that he'd missed it out because the house was so big. The Colliers informed him that it was in danger of collapsing and, after much persistence, they eventually received £7,000 in compensation.

Anthony Skelly was faced with thousands of pounds of repairs and months of disruption after his HSV report failed to identify a damp problem. Soon after moving in, Anthony spotted flaking paint and wet skirting boards, and a damp specialist later confirmed that both his kitchen and lounge floors needed replacing.

The firm of estate agents that the surveyor worked for advised him to get independent evidence. However, he found that many firms of surveyors on the Isle of Man wouldn't give him a second opinion – it felt as though they'd 'closed ranks'.

Anthony's just moved back in – 18 months on – and he's spent around £13,000 on repairs and more than £5,000 on legal and survey fees. His

PHOTOGRAPHY: COLIN LEFTLEY, JOHN BOROWSKI, BRIAN MITCHELL. ILLUSTRATION HENNING LÖHLEIN



Damp missed by a survey has cost Anthony Skelly thousands of pounds

solicitor is negotiating a settlement with the estate agent's insurers, but Anthony is shocked at how difficult, and expensive, it is to pursue compensation.

GREY AREAS

Many of the complaints we received related to 'grey areas' such as gas and electricity supplies, where homebuyers' expectations often exceeded the scope of their survey.

An HSV report or building survey should provide basic information about services such as water, electricity and gas. But surveyors won't test them, and they aren't qualified to do so. Instead they often recommend that services are looked at by a qualified specialist, and may organise for this to be done at the same time as your survey for an extra fee.

Forty-four per cent of our respondents complained that a surveyor hadn't surveyed a particular part of their property, such as the back or roof. Some felt that difficulty accessing these areas was used as an excuse. However, most surveyors' terms and conditions state that they won't inspect areas that are difficult to access, or if the vendor objects to their lifting fitted carpets or moving furniture, for example.

HIGH EXPECTATIONS

Our research indicates that people are often unclear about what's included in the different types of survey (see panel, opposite). Of the 50 people who contacted us about an HSV report, three quarters believed that it would identify all minor defects – it won't. Almost as many, 70 per cent, thought surveyors would examine parts of the property that are difficult to access – they won't.

More than a third of those who had an HSV thought that it could be tailored to answer their specific questions. This should be the case, but in practice some surveyors will suggest you have a building survey, which is designed for this purpose, instead. Only eight of the 20 who contacted us about a building survey knew that it could be tailored to their needs, and only three people expected the report to include extensive technical information about the property's construction – one of its main functions.

CHOOSING A SURVEY

So why this confusion? Our study suggests that many homebuyers base their choice of survey on gut instinct. Three quarters of our respondents chose a particular survey because they thought it was the most appropriate type. They were also influenced by recom-

WHAT TYPE OF SURVEY?

- **A valuation** gives a brief description of any problems that would seriously affect the value of a property. Lenders use valuations to establish that a property is good security against a mortgage. It isn't a substitute for a survey but, if a major defect is overlooked which makes a valuation unreliable, it's possible to make a claim against the surveyor.
- **A RICS homebuyer survey and valuation (HSV)** is a mid-range, mid-price service carried out to a standard format, which is designed for properties of conventional construction. It's not intended to be a detailed survey of every aspect of the property.
- **A building survey**, previously known as a full structural survey, can be carried out by a structural engineer or surveyor. It's comprehensive and suitable for all properties, but especially recommended for all listed buildings, those built before 1900, or a building of any age which has an unusual construction.

The table, below, details what is usually included in each survey. However, this this may vary slightly according to specific terms and conditions. Before carrying out a survey, surveyors should send you their terms and conditions stating caveats and what will be inspected or excluded.

WHICH PARTS OF A PROPERTY WILL THE SURVEY COVER?

A valuation or HSV should include comments on all parts of a property which are readily accessible. Among other things, this should include the roof structure, roof covering, chimneys, gutters, loft space, garage and grounds. However, the surveyor is not obliged to inspect any areas that are difficult to access. A building survey should look at all parts of the property in more detail, although this is unlikely to include lifting carpets or using a ladder to inspect the exterior of the roof.

If there's evidence of a problem, a surveyor must trace it back to its origin, even if this exceeds the usual requirements of the survey. If, say, damp is spotted in a skirting, the surveyor should take damp meter readings through the floor. At the very least the surveyor should recommend what further investigations are necessary. Both an HSV and building survey should include comments on damp-proofing, insulation, drainage and services such as electricity, gas, water and heating. However, none of these will be tested – the surveyor will comment only on their existence and anything obvious about their condition.

Price and what's covered	Valuation	HSV report	Building survey
RICS approximate guide prices	£150-£200	£450	£700+
General condition and features of property	✓	✓	✓
Identification of significant defects that would seriously affect the value of the property, eg dry rot, subsidence	✓	✓	✓
Identification of all minor defects, eg damaged pointing, hairline cracks			✓
Valuation to estimate market value	✓	✓	
Maintenance considerations, eg roof with high maintenance costs		✓	✓
Advice on appropriate further actions/ investigations, eg specialist investigation of damp, rot, roof etc.		✓	✓
Signs of potential problem traced back to possible source		✓	✓
Valuation for insurance purposes (reinstatement)	✓	✓	
Points to be referred to client's solicitor, eg proximity of plot of land due to be developed		✓	
Appraisal of means and materials of construction			✓
Possibility to tailor to answer specific questions			✓

mendations, with 30 per cent receiving advice from mortgage lenders and estate agents. But, given the misconceptions our study has revealed, this advice doesn't necessarily come with an explanation of what the survey will include.

THE WRONG SURVEY

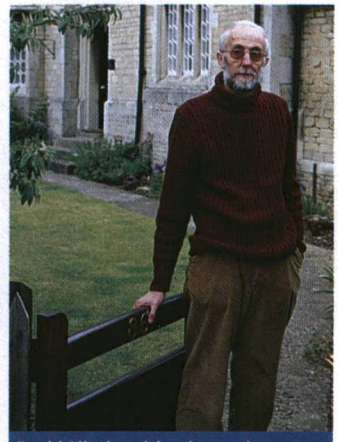
The importance of choosing the right survey for the type of property you're buying became clear to Ann and David Allsebrook soon after they moved into their £170,000 house near Peterborough. On their lender's advice they paid to have an HSV report carried out on the Grade II listed building dating from 1810.

The inspection failed to identify that two separate roof valleys were in need of repair and the cellar floor was rotten. It cost the Allsebrooks £19,000 to have the necessary remedial work carried out.

Put off by the numerous caveats contained in the survey and an impression that the success rate for challenging surveyors was low, Ann and David decided not to seek compensation. But they've learned their lesson. 'Next time we'll insist on a full structural survey with as few caveats as possible.'

THE FINAL REPORT

The Allsebrooks weren't the only complainants to feel overwhelmed by the number of exclusions in their report. Thirty-six per cent of those who contacted us felt that their report was written in a vague manner or contained too many caveats, making it difficult to interpret. As one respondent commented on his building survey: 'One was left with a feeling that surveyors are so concerned to protect themselves from legal liability that they cannot distinguish the important from the unimportant.' Another described his HSV report as '12 pages of generalised waffle that was no practical help.'



David Allsebrook has learned a £19,000 lesson in choosing a survey

Given this combination of missed defects and over-expectations, it's hardly surprising that 59 per cent of our respondents felt their survey wasn't good value for money. More than a third also reported factual errors or carelessness, in one instance a property in Salisbury was described as having views over Winchester. Another felt his HSV report was 'slipshod and half-hearted'.

COMPLAINT HANDLING

Around three quarters of the people who contacted us had complained about their survey, the vast majority to the firm of surveyors involved. The surveyor considered the complaint in just under three quarters of cases, although 14 per cent didn't receive any response.

The Royal Institution of Chartered Surveyors (RICS) is the professional body for chartered surveyors, and almost all of those we received reports about were members. It requires surveyors to abide by its code of practice, which includes having a complaints procedure in place as well as including it in their standard terms and conditions. RICS also encourages surveyors to give customers a copy as soon as they complain. However, only four in ten of those who complained were sure that their surveyor had a complaints handling procedure, and just three in ten had had the process explained to them.

RICS says that it's reviewing this complaints procedure and aims to launch a simplified version early next year. Details of the current system are given in the leaflet *How to complain about an RICS member*, available from RICS, see below.

Outcome Surveyors took some form of action in response to three quarters of the complaints they considered – the rest weren't offered any remedy. Surveyors' responses varied from compensation to apology, to a refund of the cost of the survey. However, in the majority of cases the complainants remained dissatisfied with the whole process. Some refused the offer made either because they felt it was insufficient or it involved signing away their rights. Four in ten were unhappy because the surveyor refused to accept responsibility for the problem.

RICS Only 18 per cent of people complained to RICS, and more than half of those who didn't said they weren't aware RICS had a complaints system. In fact RICS deals only with complaints about breaches of its code of practice, such as failing to have a complaints procedure or professional indemnity insurance. Where such cases are proven, RICS can take disciplinary action against the surveyor in question.

RICS doesn't deal with cases of negligence, such as failing to spot a defect, but instead suggests two routes to redress – pursuing the Surveyors Arbitration Scheme (run by The Chartered Institute of Arbitrators) or the small claims court. Both options involve presenting your own case and put a ceiling on the amount of compensation that you can claim. Arbitration offers the advantage of a larger maximum claim and usually takes no more than six months although, if you lose, costs are

www.which.net/which

HELP ONLINE

Have you got a comment or question about surveyors? If so, post your questions on our website at **www.which.net/which/askus-html.** Post your questions by 12 July. We'll reply on the site on 19 July.

COMPENSATION OPTIONS COMPARED

The table below is intended as a guide only.

	Surveyors arbitration scheme	Small claims court
Initial cost	Registration fee – £235	Court fee – up to £115 Allocation fee for claims of more than £1,000 – £80
Maximum claim	£50,000	England & Wales – £5,000 Scotland – £1,500 Northern Ireland – £2,000
Representation	Prepare your own written evidence	Present your own evidence orally
Conditions	Must have pursued surveyors' complaints procedure. Forfeits right to further legal action	Must have pursued surveyors' complaints procedure and may be required to consider alternative dispute resolution, eg mediation
Timescale	Up to 6 months	Varies
Costs if you lose	Nothing for claims up to £3,000 Up to £1,325 plus VAT for claims between £3,000 and £50,000	Defendants' and witnesses' reasonable travel expenses and £50 per day loss of earnings and up to £200 expert fees

likely to be greater than in the small claims court – see 'Compensation options compared', left.

Awareness of the arbitration scheme among those who complained was low – fewer than a third had heard of it. And only three of the cases that we received had been taken to arbitration. Take up of the scheme in general is extremely low – in 2001 it received only 26 applications.

The under use of an arbitration scheme specially set up to deal with these complaints is alarming. Since so few of our respondents knew about the scheme or had used it, it's impossible to draw firm conclusions about why it isn't being used more. However, six out of the 16 respondents who knew about the scheme said that they hadn't registered because it meant giving up their rights to further legal action. This implies a lack of trust in the scheme to provide a satisfactory outcome. RICS is working with the chartered Institute of Arbitrators to improve the scheme. There will be a significant reduction in the application fee, and a time limit of four weeks for the arbitrator to give an award once all written evidence has been submitted.

Going to court Thirty-eight per cent of those who complained about a surveyor sought legal advice. Five out of the 21 cases didn't proceed to court, usually due to cost or stress. As one person put it: 'We've decided after many sleepless nights that, due to all the costs already incurred, we can't afford to take this matter any further'.

Most of those who persisted felt dissatisfied with the result. Seven out of the eight who received compensation felt it was inadequate: '...after a lot of litigation I received compensation of £2,000...the sum didn't even cover the cost of new damp proofing and I had to pay the fee to my solicitors.' In the majority of cases the compensation awarded is based on the diminution in value of the property as a result of the surveyor's negligence. For most of the people we heard from, this would be how much less the market value of the property would have been taking the problem into account. Rarely is compensation based on the actual cost of remedial work.

'THE COMPENSATION DIDN'T EVEN COVER THE COST OF THE REPAIRS'

VERDICT

Confusion about what a survey will include is often at the root of complaints. In response to our findings, RICS is producing a leaflet detailing what will and won't be included in surveys, which surveyors should send to all customers along with their terms and conditions.

We welcome this initiative, and also RICS's efforts to simplify its complaints procedure and improve the Surveyors Arbitration Scheme. We plan to review the new system when it's launched early next year.

To get a copy of the leaflet phone RICS on 0870 3331600.

OUR SURVEY

In January we placed adverts in the national press asking people who had experienced problems with a domestic survey to contact us. We wanted to know about surveys that homebuyers had paid for themselves, not lenders' valuations. We sent out 232 questionnaires and received 80 usable responses from across the UK.

FURTHER INFORMATION

www.rics.org Royal Institution of Chartered Surveyors (RICS)
www.arbitrators.org Chartered Institute of Arbitrators
www.courtservice.gov.uk The Court Service

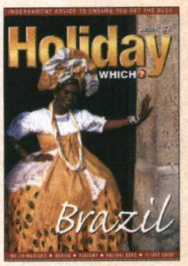
There's more to WHICH? than you think...

Independent advice and information can save you time, trouble and money. But why stop there? Whatever your lifestyle and interests, there's a Which? magazine, book or service to help you get even more out of life.

Health Which?

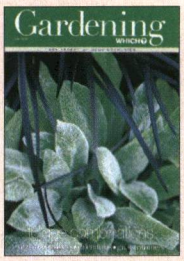
Look after your and your family's health. This bi-monthly magazine offers thoroughly researched information on health issues and services. With research bulletins and 24-hour advice lines.

Holiday Which?



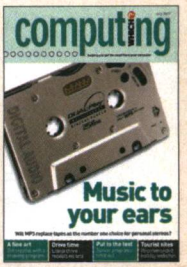
This best-selling magazine is published four times a year, and will help you to make every holiday a success. Superb destination reports that tell it like it is, plus free miniguides on every destination covered.

Gardening Which?



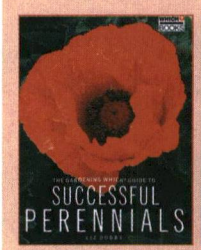
Inspiration and practical advice for everyone who loves gardens and gardening. Published ten times a year, you also get access to soil analysis and border-design services, 24-hour advice lines, free factsheets and much more.

Computing Which?



This new bi-monthly magazine gives independent recommendations on software, the internet and hardware. With problem-solving advice and tips, *Computing Which?* helps you make the most of your computer.

Call 0800 252 100 for your free trial.
Payment details required for when your free trial ends.



Which? Books

Restaurants, hotels, pubs and B&Bs. Insurance, inheritance or the internet. Whatever your interests, *Which?* has a book for you.

Which? Legal Service

You never know when you'll need legal advice, so make sure you are protected. Enjoy peace of mind with the help of first-class consumer lawyers.

Which? Online

Go to **www.freefor30.co.uk** and try the *Which?* Online 30-day free trial.* You'll have exclusive online access to the very latest Which? information, in an easy-to-search format – plus, the *Which?* Online Shopping Centre, giving you the best prices online.

UK web traders displaying the *Which?* Web Trader logo follow the *Which?* Code of Practice – letting you shop online with confidence. For more information see **www.which.net/webtrader/** or call **01992 822 888**

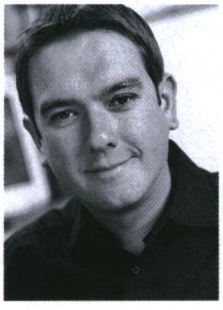
*each time you access the internet calls will be charged at your phone company's 0845 local rate.

For further information on our magazines, books or Which? Legal Service, please call:

0800 252 100

PROTECTION RACKET

Lenders could be making millions of pounds each year mis-selling insurance for personal loans



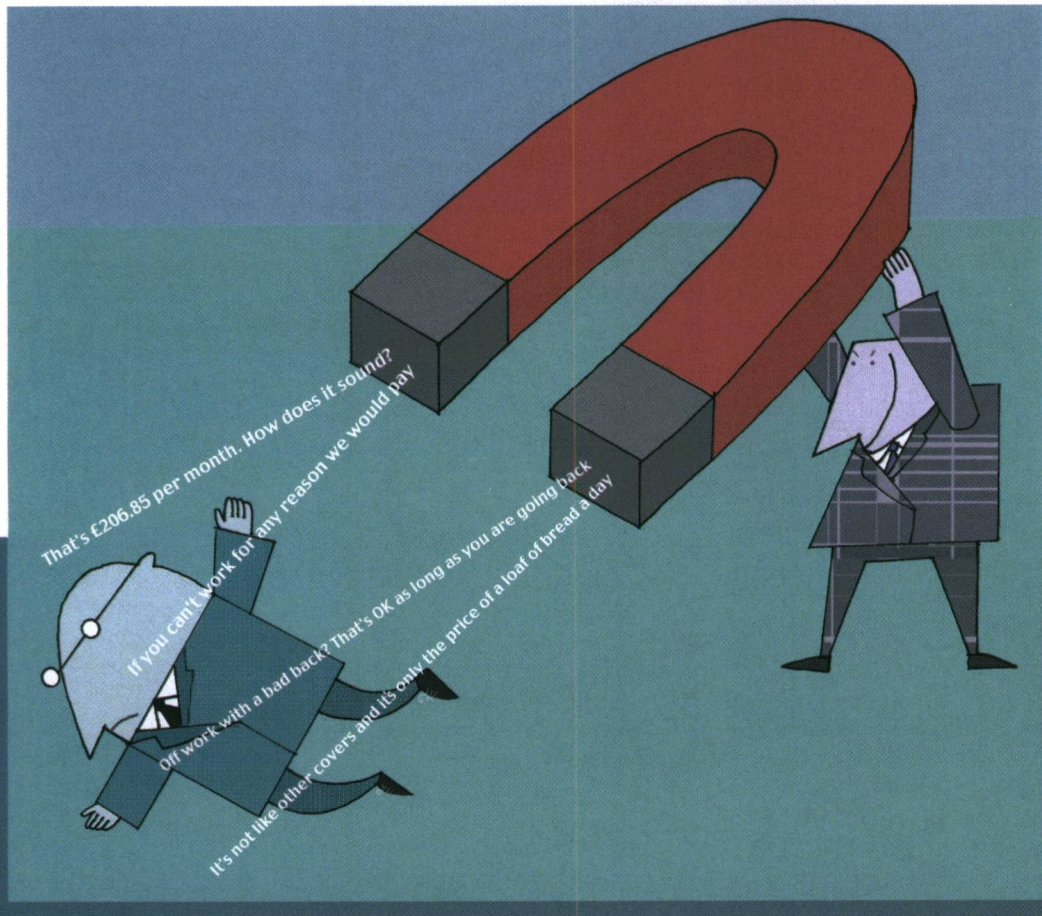
Mike Naylor's investigation uncovers yet another mis-selling scandal

Many banks and other lenders are selling expensive, and, in some cases, unsuitable payment protection insurance (PPI) policies with personal loans.

Posing as customers we phoned 20 companies to obtain quotes for a personal loan, making 100 calls in all, but did not complete any transactions. Some companies automatically included PPI – designed to cover your monthly repayments if you are unable to work because of sickness or redundancy – in quotes without being asked. Some companies also failed to ensure that policies were suitable for the buyer, refused to send out policy documents, or give the most basic explanations about what's covered or, more importantly, what's not. This is shocking, because, if you need to make a claim, you may not be covered because of these exclusions, or the benefits you receive could be limited.

Our investigation concentrated on PPI for personal loans, but it is also available for mortgages and credit cards. Companies are reluctant to reveal how much they make from selling PPI but, with commissions of around 25 per cent or more, and total premiums in 2001 for all types of PPI of £3.2bn, it's a lucrative business.

We looked at PPI sold with personal loans because it tends to be expensive and around 60 per cent of people who take out a loan also pay for PPI cover – a much higher figure than for other forms of credit. For example, only around a third of people with a mortgage also have PPI, although this could be a more worthwhile form of cover as you risk losing your home if you are unable to meet mortgage repayments.



PHOTOGRAPHY JOE SHEEHAN, NIGEL WALKER ILLUSTRATION JULIAN MOSEDALE

SHOCKING

The results of our investigation are shocking. As well as mis-

selling we concluded that the Association of British Insurers (ABI) and General Insurance Standards Council (GISC) codes are being flouted. The GISC told us it considers breaches of its code as mis-selling, and is interested in our findings. The codes require companies to ensure that the policies they sell are suitable and match people's requirements, and that they explain what is covered and what isn't. Companies should also highlight any unusual restrictions or significant exclusions, and explain that you need to declare information to them and what may happen if you don't. Finally, GISC members should also provide a written quote and a sample policy if asked.

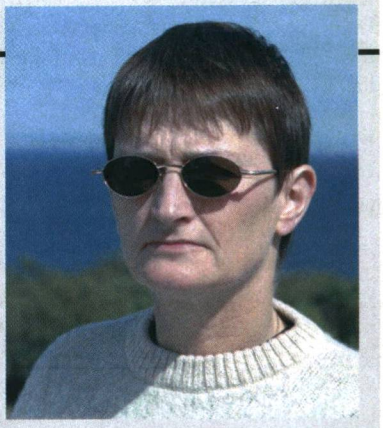
Automatically included It's possible that people are taking out this expensive insurance without realising it. PPI should be an optional extra, not automatically included in quotes – yet, of the calls we made, that was the case in 58 per cent of quotes. More worryingly, 33 per cent of those callers weren't told that it had been included. Northern Rock included PPI in four out of five calls and each time it failed to make this clear. Intelligent Finance (IF) was the only company that didn't include PPI automatically.

Explaining what's covered In the calls where PPI was mentioned, only 29 per cent were given an explanation of what it covers, and in 71 per cent of calls the caller had to ask for this information. Astonishingly, Abbey National, Barclays, Lombard Direct, Nationwide and The Royal Bank of Scotland offered no details about what PPI covered in any of the calls.

In more than two thirds of the calls (69 per cent), exclusions weren't mentioned. Halifax, Clydesdale, The Royal Bank of Scotland and Tesco gave no explanation of exclusions in any of the calls. HSBC however, gave some details of exclusions in every call, and Lombard Direct gave some details in four out of five calls.

Incredibly, unless prompted, not a single caller was asked about their medical history, or was told that pre-existing medical conditions wouldn't be covered, as required by the codes. This is worrying as such exclusions are a major reason why claims are refused. Only a third of callers were asked for any employment details – this is an area that causes major problems when claims are made, especially for part-time and contract workers and the self-employed, who may not be eligible for PPI.

PROBLEMS CLAIMING



Lesley Goodchild has had to make several claims on PPI policies in the last two years because of unemployment and ill health. She has had mixed success. Not all the policies have paid out as much as she thought, and some claims have been refused. Also, Lesley thinks her credit record may have been affected by late payments made by some of the PPI policies.

Lesley tried to claim on a Co-op PPI policy covering a £3,000 five-year Co-op loan. But she says, because her name was listed second on the loan agreement, her claim was refused. However, Co-op told us it considers each case on merit and has paid out to second-named policyholders.

The £1,700 balance on Lesley's Debenhams store card has been paid off by her PPI. However, the PPI on her Associates Visa card paid only the minimum due each month. After a year the balance remains the same because of the monthly interest.

Lesley also took out a loan and PPI cover from Marks and Spencer. The policy has been paying her premium of £205 a month since she had to claim, and it will continue to cover her payments until the debt is repaid or she returns to work.

Egg credit card has refused her claim because it says that she was ill as a result of a pre-existing illness. Lesley is pursuing this claim with the Financial Services Ombudsman.

OUR INVESTIGATION

This March, we made 100 calls – five each – to AA, Abbey National (AN), Alliance & Leicester (A&L), Bank of Scotland (BOS), Barclays, Clydesdale, Co-operative Bank, Direct Line, Halifax, HSBC, Intelligent Finance (IF), Lloyds TSB, Lombard Direct, Marks and Spencer (M&S), MBNA, Nationwide, Northern Rock, The Royal Bank of Scotland (RBS), Sainsbury's and Tesco and obtained quotes for a £5,000 personal loan over three years. The companies represented a selection of the most popular, cheapest and most expensive loan providers, and all are covered by either or both the ABI or GISC codes. Direct Line does not give quotes, so we were able to obtain only one approximation.

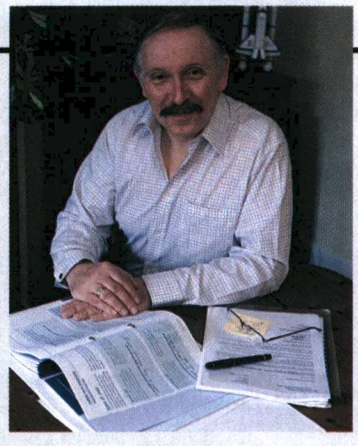
We asked the companies to comment on the results of our investigation. Clydesdale, Halifax and Tesco told us that they would be looking at how they sell PPI. Halifax, Tesco and Clydesdale will now ensure that callers are made aware of exclusions and Clydesdale will also ensure that customers are eligible for cover during the initial call. IF pointed out that its PPI sales are handled by separate insurance experts.

RBS said it will investigate its procedures; however, it feels that our results are not representative of how it deals with customers.

The AA, Barclays, Co-op, Lombard Direct, Northern Rock and RBS are all concerned that we only obtained quotes in our investigation. They said that, when the customer is actually buying the PPI policy, they would be given full information. Co-op agreed that it should have a process to send out policy documents at any stage to comply with the GISC code.

HSBC disputes our findings and said: 'In our view we more than meet GISC standards.' MBNA is concerned by our findings and is confident that its 'sales and servicing processes are fully compliant'. Nationwide said our findings are misleading and its 'processes enable customers to make an informed decision prior to purchase.' Sainsbury's said it is concerned and will investigate. M&S said it ensures that it complies with the GISC code. AN and BOS are concerned about our findings. Lloyds TSB and A&L expressed concern but had not responded fully as we went to press.

RULE BRITANNIA



Peter Kemp worked for Westminster City Council for 32 years until he was made redundant in March 2000. Fortunately, Peter had taken out PPI in 1996 to cover his mortgage with Britannia Building Society.

To receive payments, Peter had to register as unemployed and supply Britannia with regular updates on his efforts to find a job. From June 2000, Britannia paid his monthly mortgage payment of £240, plus £100 to cover associated expenses, for 12 months.

Unfortunately, Peter was still unemployed at the end of the 12 months but carried on paying the PPI premium until February 2002. Peter cancelled the policy and asked Britannia for a refund of the premiums he had paid since the payments had ceased in June 2001. Britannia sent Peter a cheque.

Providing policies We also found that few companies were prepared to send out PPI policy documents when they were asked to. Some companies said they would send policies, but these then failed to arrive. Others were unable to send policy documents at all, and some would send out only limited details of cover. Notably, Marks and Spencer sent out policy documents for four out of the five calls.

Some of the companies justified not sending out policy documents, by saying that once PPI cover is taken out and the policy documents have been received and read, if the policy then turns out to be unsuitable, the insurance can be cancelled and the premiums would be refunded. This is totally unacceptable. Companies should ensure that an insurance policy is suitable before it is sold and shouldn't rely on the right to cancel.

The cost In our investigation we found a £35 difference between the cheapest and most expensive monthly premiums for PPI on a £5,000 unsecured loan paid back over three years. IF charged around £11, and Bank of Scotland a staggering £46 every month – double the £23 average. So, while you'd pay £947 interest on the loan from Bank of Scotland, it would also charge £1,670 (£1,000 more than IF) for protection over three years, almost trebling the cost of the loan.

THE BASICS

Payment protection insurance policies can individually cover your personal loan, mortgage, credit card and other credit repayments, or a combination of these, if you are unable to work because of illness, accident or disability, or you become unemployed. Some companies allow you to vary the type of cover, so that you can choose just accident and sickness, or just unemployment cover, for example. With mortgage payment protection insurance and loan protection, the policy covers your usual monthly repayment and may cover other related payments – for example, house insurance premiums. PPI policies for credit cards and store cards normally pay only a percentage of the outstanding balance each month (this can mean that the debt isn't repaid at all).

Most policies stop paying out after a set period, normally 12 months, although you can sometimes increase this by paying a higher premium. The PPI sold with personal loans may carry on paying out until the loan is paid off and not just for a limited period.

PPI policies aren't simple to understand and contain a whole host of terms and conditions and exclusions. You need to read the policy document carefully to make sure you understand exactly what you're covered for, and more importantly what's not covered. The company that sells you the policy should explain the important cover details and draw your attention to any important or unusual exclusions. It should make sure the policy it sells you is suitable for your needs. However, as we have found, many loan companies are failing to do this.

When you can claim When your policy starts, you normally have to wait for a month or two before you are eligible to claim. For example, typically you can't claim for unemployment until you've had the policy for 30 or 60 days. With accident and sickness, you can normally make a claim as soon as the policy starts, or sometimes you have to wait until you've had the policy for 15 or 30 days.

Once you are eligible to claim, you normally have to be sick or unemployed for 30 or 60 days before you can receive any money. However, some policies will backdate the benefit to the start of your claim.

Existing medical conditions Claims as a result of medical problems that you have had, or were treated for in the last year, won't normally be covered. This could mean that your claim is turned down if you are unable to work because of an existing condition. Amazingly, none of the companies we investigated told callers that previous medical conditions would not be covered. Under the insurance codes companies have a duty to ensure that any insurance policy they sell you is suitable and matches your requirements. It is also important that you declare anything that you think could affect your cover.

Unemployment Before you can claim for unemployment, you normally need to have been in full-time work for six months. There can be different requirements if you are on a fixed-term contract or are self-employed. If you work part-time, you normally need to be employed for more than 16 hours a week to be able to qualify for cover. Always make sure that you are eligible for cover when you take out the policy.

THE OMBUDSMAN

The Financial Ombudsman Service (FOS) dealt with more than 700 PPI complaints in the year 2000 to 2001. Most problems stem from people taking out unsuitable policies.

If you are unhappy about how your claim has been handled, or you are unhappy with the outcome, and you have already tried complaining to the insurer, you can take your complaint to the financial ombudsman.

PHOTOGRAPHY TERRY MEALEY

WHICH? SAYS – REGULATION NEEDED

We think that many companies are mis-selling payment protection insurance with personal loans. People are also having problems claiming on PPI policies, with claims being refused. We would like the Financial Services Authority to regulate PPI (as well as other add-on insurance products, such as travel insurance), when it takes over the regulation of general insurance in 2004. However, whatever form regulation takes, any codes of conduct need to be monitored and enforced to ensure that PPI is sold properly and claims are handled fairly.

CHOOSING THE RIGHT POLICY

STANDALONE PPI

Payment protection insurance could be worth considering if you aren't covered elsewhere. However, you shouldn't necessarily take the policy offered by your personal loan or mortgage company. Not only could you pay more than you would elsewhere, but it may not be suitable for your circumstances. There are standalone policies that you could consider instead.

To help you decide whether you should take out a PPI policy, you need to think about the consequences of a reduction in your income and how this would affect your ability to meet your financial commitments. You also need to think about how secure your employment is and how much sick pay you'd get from your employer if you were unable to work. You should also look at how much you have in savings and whether you have any alternative sources of income. Compare the cost of the premiums with the potential benefits a policy will pay out.

We've trawled insurance companies, banks, building societies, brokers and other specialists to find companies offering standalone policies. The table, right, details those we found and indicates what cover they offer – mortgage, loan or credit card. We have not assessed the cover or the cost. But, for example, the Marks and Spencer policy costs £4 per month per £100 of your monthly mortgage payment. It will cover payments for up to a year, as a result of accident, sickness or involuntary unemployment. You need to be aged 18 or over but under 65 and working for at least 16 hours each week for the last six months, and not aware of any pending unemployment or medical condition that could prevent your continued employment. For illness and unemployment, you qualify for payment from the 31st day. It is available for the self-employed and contract workers.

BEFORE YOU BUY

Standalone policies may be cheaper than the policies available from your mortgage or loan provider, but you still need to ensure that you find a suitable policy and that you know what you are buying.

Make sure that you disclose any medical conditions to your insurer. You probably won't be covered if you have to make a claim because of an existing illness. Also, read the policy very carefully, especially if you work part-time, are on a contract or are self-employed.

You may not need PPI if you already have cover elsewhere – for example, you may have an income protection policy that will provide you with an income if you are unable to work.

We will be looking at income protection insurance in next month's *Which?*.

Standalone policies

Company	Cover			Telephone	Web site
	Mortgage	Loan	Credit card		
AA Insurance AA Mortgage Care	✓			0800 389 5235	www.theaa.com
ASU Ltd Asu Care	✓	✓		020 8408 5223	
Abbey National PaymentCare	✓			08457 626264	www.abbeynational.co.uk
Bradford & Bingley Payment Protection	✓			0800 11 33 33	
Britannia Payment Protection	✓	see[1]	see[1]	01538 399399	www.britannia.co.uk
Berkeley Alexander SecurityPLUS	✓	✓	✓	01273 477784	www.baonline.co.uk
Berkeley Alexander mortgageSAFE	✓	✓	✓	01273 477784	www.baonline.co.uk
Berkeley Alexander mortgageGUARD	✓	✓	✓	01273 477784	www.baonline.co.uk
Berkeley Alexander freeSAFE	✓			01273 477784	www.baonline.co.uk
Bennett Gould & Partners Cover Wise	✓	✓		020 7588 8052	www.bgpltd.com
Centrepoint Insurance Total ASU	✓			01543 420399	
DMS Security Plans Payment Cover	✓	✓		0845 673 9999	www.paymentcover.co.uk
Furness Building Society First Rate	✓			01229 824560	www.furnessbs.co.uk
HSBC Mortgage Repayment Protector	✓			0870 607 1376	www.hsbc.com
Jackson Lee Loanstar Credit Protector		✓		020 8255 2100	
Jackson Lee Loanstar Mortgage Protector	✓			020 8255 2100	
Marks and Spencer Mortgage PPI	✓			0800 363448	www.marksandspencer.com
Millennium Insurance Millennium PPI	✓	✓		01952 282000	
Norwich Union Mortgage & PPI	✓	✓	✓	0800 121008	www.norwichunion.com
Pinnacle Helpupay	✓	see[1]	see[1]	08000 350292	www.helpupay.co.uk
Premier Writers Mortgage Safety Net	✓			01708 371584	www.premierwriters.co.uk
Royal London Royal London ASU	✓	see[1]	see[1]	0870 905 2120	www.royal-london.co.uk
Staffordshire Building Society Mortgage PPI	✓			0800 216121	www.staffordshirebuildingsociety.co.uk

1 Available at extra cost

IN GOOD FAITH

Mary Williams has been unable to claim on a PPI policy on her mortgage with Abbey National because of a pre-existing illness.

Mary has had a mortgage with PPI cover with Abbey National since 1998. In February 2001, she became ill and was unable to work. Abbey National refused her claim on her PPI policy because it said that her illness was pre-existing.

Mary wasn't diagnosed as having ME until 2000 and, although she had visited her GP before she took out the PPI policy, no mention of ME had ever been made. So, when Mary took out the PPI policy, she wasn't aware she had ME, and wouldn't have been able to disclose it to Abbey National, even if she'd been asked about her medical history.

Mary has complained to Abbey National. It refused her claim because, although Mary hadn't been diagnosed with ME, she had visited her GP about the symptoms. Her GP also confirmed that the condition had been present for a number of years. Because of her condition Mary is considering whether or not to pursue her complaint through the Financial Ombudsman.

Mary feels that she acted in good faith when she took out the insurance policy and that the policy should pay out.

allchange

What's new on the high street

Unremarkable: Macleans 40+ toothpaste

MATURE TOOTHPASTE

Macleans 40+ toothpaste claims to meet the needs of older consumers but, at £2.49 for 75ml, it costs twice as much as Macleans Freshmint. We spoke to three dental experts to see whether you really need to spend more on dental care if you're over 40.

The toothpaste claims a high fluoride level to help protect against decay. However, some standard toothpastes, such as Colgate Total, contain more fluoride. It also contains triclosan, an anti-bacterial ingredient known to help reduce plaque. It can also help prevent gum problems, which are more likely to occur as we get older. But triclosan isn't unique to Macleans 40+: it's widely used in toothpastes and mouthwashes. Another of the toothpaste's claimed benefits is a low abrasive formulation, designed to be gentle to roots, which may be exposed if you have receding gums.

Overall, our experts felt the toothpaste wasn't that remarkable, as its ingredients look similar to other pastes on the market. Its low level of abrasion may help if your gums are receding, but there's no reason to see 40 as a watershed moment for dental health: there's simply more time for things to have gone wrong. So you might do just as well with a cheaper, standard toothpaste.

ACCOUNT EGGREGATION

Last November we looked at a new account aggregation service from Citibank that gives you an overview of your financial affairs by showing you all your different bank accounts on one website. Egg has recently launched a similar service, called Money Manager.

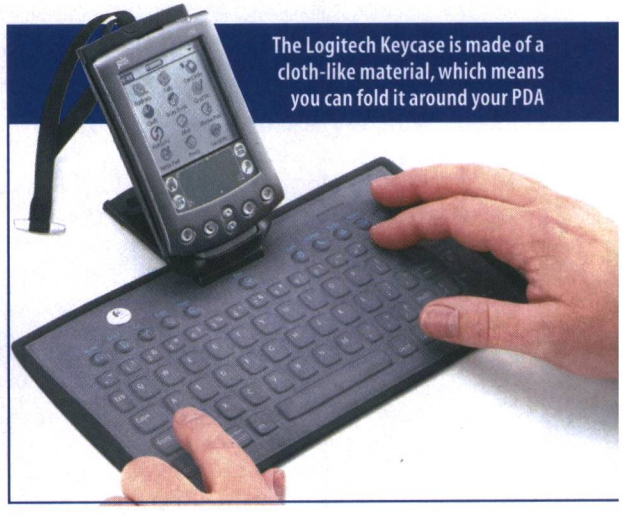
With Citibank, your password details for each account are stored on Citibank's website. However, with Egg's Money Manager, you don't have to hand over your passwords – instead, they are stored on your computer. Both Egg and Citibank told us they believe that people who use their aggregation services won't be breaking the terms and conditions of their bank accounts because passwords aren't disclosed to a third party. However, they both urge people to check with their financial providers before they register accounts. Egg's terms and conditions read as follows:

'By using your Security Codes to receive the Service you may be breaking the terms and conditions which govern the operation of your Accounts. We recommend that you read the terms and conditions of each Organisation with whom you hold an account before including the account in the Service.'

Egg also gives a similar warning on its website when you register for the service. Account aggregation services should be as secure as your online bank accounts, but before you register any accounts, you should check with your financial providers. Companies may advise that you shouldn't register for account aggregation because you will be breaching their terms and conditions and could be liable for any losses as a result of fraud. However, Egg guarantees that it will refund any losses that are caused as a result of using Egg Money Manager.

Once accounts are registered and you sign into Money Manager, the balances of each account from your registered companies are displayed on a single screen. However, if you want to move

Putting the **text** into **textile**



The Logitech Keycase is made of a cloth-like material, which means you can fold it around your PDA

The Achilles heel of personal digital assistants (PDAs) has always been the difficulty of entering large amounts of text. Their handwriting recognition is fine for jotting down names and addresses, but you wouldn't want to write a novel on them.

Various solutions have been put forward, but perhaps the most convincing yet is the Logitech Keycase (£100) for Palm PDAs (Palm m125, m130, m500, m505 and m515). Unlike other keyboards, it's made of a flexible cloth-like material, which means you can fold it around your PDA and don't have to carry around two separate items. It does increase the weight of the PDA noticeably, but not nearly as much as a 'hinged' folding keyboard such as Palm's portable

Strangely, Egg is using goats to advertise its new account aggregation service

money, access statements or request any other information, you will need to sign into your online account. Egg's service is open only to Egg customers and Egg says it may introduce a charge for using the service after spring 2003.

Account aggregation services could be a useful way of looking at your online finances and could help to encourage competition in the financial sector. However, we would like the banking industry to develop a proper regulatory framework to end confusion and promote consumer confidence.

Catalogue of calls

The UK's biggest retailer of phones, Argos, is now selling phone calls as well. Argos Telecom is available to anyone with a BT line and offers savings on BT standard rates. But, unlike most other cut-price phone companies, you won't need to dial an access code or install any equipment to use the service.

Argos Telecom is using carrier pre-selection (CPS) technology to route customers' calls to its service automatically. You'll still receive a bill from BT for line rental plus another from Argos Telecom for your calls. However, unlike other indirect phone companies, you have to route all of your calls through Argos Telecom. Some companies using CPS, such as One.Tel, give you the option of routing just national or international calls through them, allowing you to choose the cheapest operator for each type of call you make.

The savings quoted by Argos Telecom don't take BT's discount schemes, and those of other service providers you use, into account. We found that call rates to Argos's top ten international destinations are all more expensive than One.Tel's, for instance. We'll be comparing call costs for a number of phone companies, including Argos Telecom, in the September issue.

keyboard (£98). It also provides some protection from minor knocks and scrapes.

Once you get used to its unusual feel, typing on the Keycase is perfectly pleasant. Although there's no tactile feedback, you can get the Palm to 'click' when you press a key, which is adequate. It's pressure sensitive and you have to make sure that you press reasonably hard on the keys to make sure all the letters register, but it is possible to adjust the sensitivity. There are a couple of other quirks – for example, you can't press two keys at the same time (so the 'Shift' key must be pressed separately) – but there are useful keys for PDA functions and shortcut keys for 'Cut', 'Paste', 'Find' and so on.

Overall, Keycase is a neat solution to a real problem – if you do a lot of typing on the move it might just be worth the asking price.

PHOTOGRAPHY JONNY THOMPSON

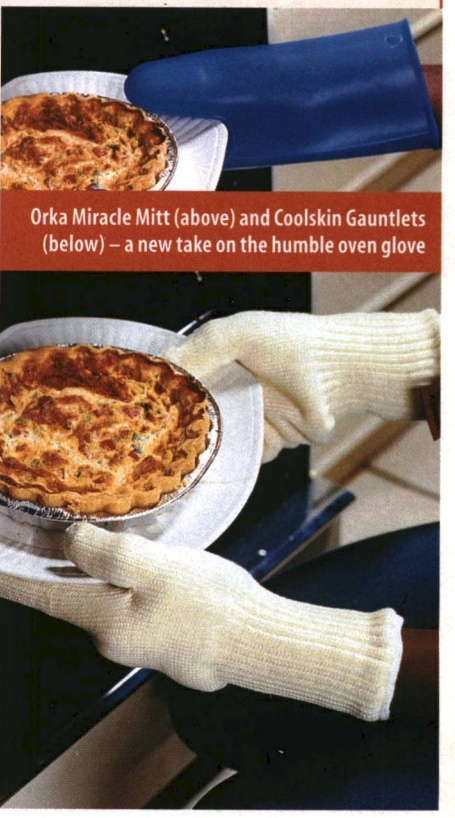
A SAFE PAIR OF HANDS?

Lakeland Limited has launched two very different takes on the humble oven glove. There's the Orka Miracle Mitt (£15.95), a single blue mitten made of flexible silicon, and Coolskin Gauntlets (£17.45 a pair). The gauntlets are fitted gloves made from DuPont Nomex III, a fabric which, according to Lakeland, is used in firefighters' clothing.

Both products live up to their claims to be able to withstand high temperatures (we tested them up to 240°C). The Orka withholds heat for slightly longer and also protects against liquid, which the gauntlets can't.

However, we have reservations about how easy they are to use. The Orka mitt has non-slip ridges to help you grip, but it's still awkward, as manoeuvrability is restricted to a one-handed grab action. It feels – and looks – quite unwieldy. The Coolskin gloves give better flexibility as they're close fitting, but they're less easy to pull on, which could be frustrating.

Our verdict: a novel, but pricey, way to deal with a simple task.


Orka Miracle Mitt (above) and Coolskin Gauntlets (below) – a new take on the humble oven glove

TALK TO ME

LG's talking VCR didn't explain things too well

When we heard that LG had launched a talking VCR, we were intrigued. Perhaps it could help those who find programming a VCR difficult, or assist people with a visual impairment. Sadly, we think neither of these is true.

The LG LV713, £125, is a basic video recorder with a unique feature – it talks to you, guiding you through the menu system and when making timer recordings. The 'female' voice comes through the TV speakers, but it sounds a little muffled, it's rather slow, and our testers found its deliberate style rather annoying after a while. When you're in the timer menu, the voice prompts are designed to help guide you through programming the VCR. However, when we tried it, we found it wasn't entirely accurate and lacked crucial information. In use, we found the VCR sound and picture quality poor. The remote control is cluttered and its small buttons make it tricky for people with large hands.

In general we were disappointed with this VCR – it could have been so much better. The voice prompts could help a new user navigate the menu system, but they are rather limited and lack all the feedback necessary for people with a visual impairment.

RECOVERING STOLEN GOODS

We're pleased to see the launch of **www.indxuk.com** – a database giving the police a new weapon in the fight against crime. It works by recording details of electrical items and computing equipment to enable the police to trace the owners of stolen property. You can log on to this free service and record the make, model and serial number of any items you own such as mobile phones, cameras, TVs, and computers. Navigating the site and registering an item is easy, and you can amend your contact or address details as you need to. If you have more than one item you want to add, it saves time to note down the make, model and serial number of everything before you log on. Then, if the worst should happen and you're a victim of a crime, only the police will have full access to search the system to match any recovered goods against your details.

ISA rules to be tightened up

The Inland Revenue is set to produce new guidelines for Isa providers. The result of this may be that cash Isa accounts with heavily restricted access will be withdrawn from future sale.

Isas were introduced to encourage non-savers to start saving and people with small sums to save more. They weren't designed to lock away savers' money, as this would exclude those with limited resources who might need instant access to their money. The terms and conditions of Isa products vary by provider and by type. Some allow instant access to your money, others make you give a certain period of notice (30 days, say), forfeit interest, or restrict access for a set time frame.

The Inland Revenue is concerned that some Isas' access rules are too strict. However, existing holders of restricted-access Isas are unlikely to lose out from any rule change.

Isas that offer a fixed interest rate for a set term are likely to have restricted access. Some lock in your money for up to five years. These products can be worth having if they pay competitive rates, but not all do, so check before locking yourself in. The very best rate we found on a restricted-access Isa was 5.65 per cent, which locks you in for three years. However, this was only just over 1 per cent higher than our top Best Buy rate, which has only a 90-day notice period, in this month's Savings Monitor (p56).

ARE YOU ON SAFE GROUND WITH YOUR NEW HOME?

If you're buying a new home, it's wise to check out the area before you buy.

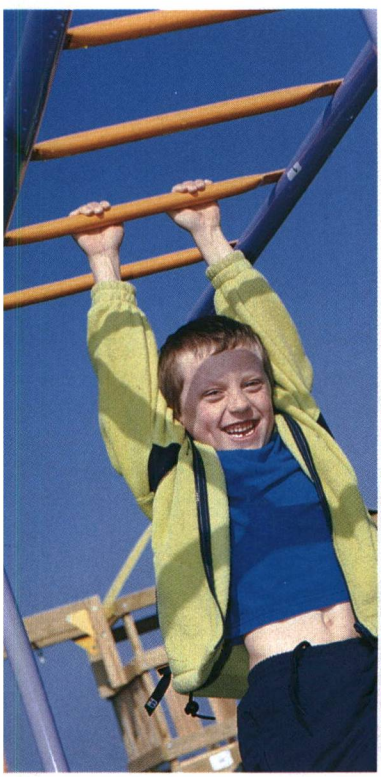
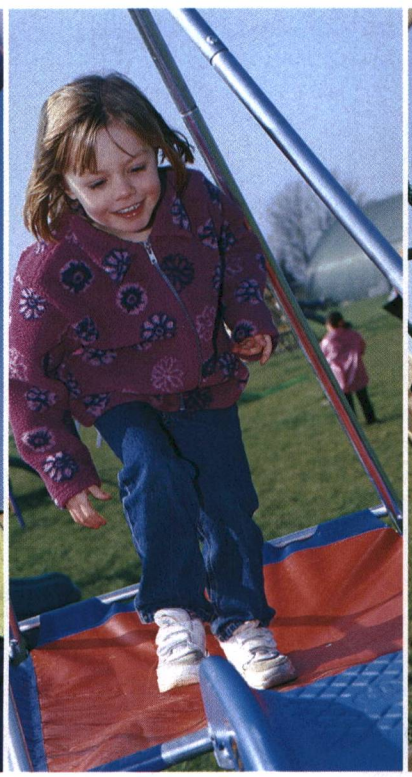
Thames Water recently launched Home Zone which, for £95, provides prospective homebuyers with a risk assessment of the area around their chosen property. This includes an 'Envirosearch', which looks at environmental risks affecting the property (such as previous land use and subsidence), a drainage search that provides details of water mains and sewers, and an aerial photograph. The searches and photograph can be bought separately (although the drainage search is available only to those living in the Thames region). For more information about Home Zone call 0800 0284 713.

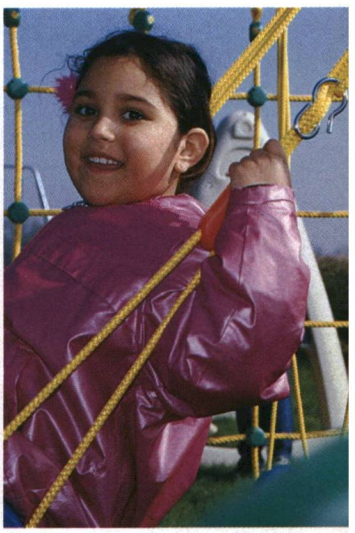
This could be a useful service, as building surveys and local authority searches won't cover all of this information. However, some of the information can be found free elsewhere. The website www.homecheck.co.uk uses data from the Environment Agency and other organisations to give postcode-specific information about the history and environmental risks around your home.

PHOTOGRAPHY TONY STONE

Serious play can be hard work, as we found out when we had 39 kids put playframes to the test

Come out to PLAY



The sun's out and the long summer holiday stretches ahead. A trip to the local park is one option, but buying play equipment for the back garden means kids can play in a secure environment at any time.

There's plenty of swing, slide and climbing frame combinations on the market. In fact, it might be wise to hide the glossy catalogues from your offspring, as the most spectacular models run to around £5,000. Fortunately, there's a good range of play equipment available for much less.

We've tested eight models, ranging in price from £170 to £1,195. They include a metal, wooden or plastic playframe with slide, swings and climbing elements. Many models can also be bought with a different choice of swings or slides. We've picked a range of options among the different brands to see which types children prefer. You can also opt for other accessories (such as a fireman's pole or basketball net).

MAKING WORK OF PLAY

Given its price and size, you'll want to buy equipment that can give lasting interest and enjoyment as children grow. So we asked the best jury we could think of – a group of kids – to play on our playframes and tell us what they thought. Our 39 eager volunteers were aged between three and ten, and we've analysed views by age range to see whether there are any differences in what older and younger children like best.

Other important buying considerations include safety (see 'Safety first', below), what the equipment looks like, its size, and how easy it is to put up.

All the items we tested arrived flat-packed. We've assessed how easy they were to assemble, taking into account how long the job took (by two people), what tools were needed, and whether there were any problems. The quality of instructions varied, too, so our experts have rated clarity of text and diagrams.

Some manufacturers recommend cementing the playframe base into the ground (a potentially challenging task) while others can be secured with just pegs or anchors. This is reflected in ratings for how easily each frame can be secured to the ground.

SAFETY FIRST

Anything that kids climb on will carry some risk of bangs and bruises. But we wanted to be sure there weren't defects in the frames which could cause more serious injuries. We asked the playground safety adviser from the Royal Society for the Prevention of Accidents (RoSPA) to assess each frame.

There were few problems, but we removed one model, the Hout-Land (including frame 802, ladder 914, slide and swings 820), from our trial because our inspector felt that the combination of problems meant there was a risk of injury. These included splintering and cracking timber, and sharp edges where the ladder steps weren't rounded off. We were also concerned that the timber was covered in a green powder from a preservation treatment, and that there were places where clothing could catch.

Some faults could be fixed (for example, sanding the wood) but the instructions didn't mention this. We've raised the problems with Hout-Land's UK distributor. We're pleased that it is introducing new instructions, explaining how to resolve some of the problems. It has also reassured us that the green powder is not toxic.

For more about making sure home play equipment is safe, see the RoSPA checklist 'Home play equipment', available online at www.rospa.org.uk. ▷

PHOTOGRAPHY JOHN TRENHOLM

Backyard Products Aspen Play Fort

Comprises wooden frame with a slide, two swings, trapeze, climbing net, ladder, play platform with tent roof, monkey bars and sandpit (sand not included)

Main material Wood
Price £799 (including delivery)
Recommended ages
three to ten
Dimensions (hxwxd)
2.7x4.3x3.7m
Instructions
Text ☆ **Diagrams** ☆
Ease of assembly ○
Securing to ground ○
Assembly time Six hours
Optional extras Baby swing, sandbox cover, telescope, steering wheel, hand grips, wooden ramp, rocket rider, glider swing

Good features Slide and appearance – 'loved the natural look'.
Bad features Clash of activities: 'Wasn't easy to use monkey bars with swings in place'.
Kids' views This playframe was very popular overall with the seven- to ten-year-olds. The younger kids (three to six) liked the slide, rating it the best feature. But, as our safety expert pointed out, there's lots of play features crammed together. The monkey bars are above the swings, so both can't be used at the same time. Some of the older kids complained about getting tangled in the swings when using the bars. A few children also felt the swing seats were uncomfortable, with one saying they were 'too huggy'.
Assembling it The Play Fort's instructions were among the best of those we looked at, but our fitters had some difficulty assembling it – for example, because some parts didn't align properly.

Eastern Jungle Gym 3 Dream

Comprises double swing, slide, ladder, climbing net, play platform with tent roof, sandpit with two seats (sand not included)

Main material Wood
Price £1,195 (plus delivery charge if bought direct)
Recommended ages
'Suitable for all'
Dimensions (hxwxd)
2.7x4.6x4.5m
Instructions
Text ○ **Diagrams** ◒
Ease of assembly ◒
Securing to ground ○
Assembly time Six hours
Optional extras Monkey bar, gangplank, telescope, steering wheel, infant/toddler/tyre swings, trapeze bar, gym rings, horse glider and firepole

Good features The older kids liked the swings: 'It was excellent because you could go really high and fast.'
Bad features Younger kids struggled with the ladder.
Kids' views This was the favourite of the seven- to ten-year-olds for fun and play value. Lots of kids said that it felt solid and sturdy. However, some of the younger ones had trouble getting into the swings and couldn't manage the ladder.
Assembling it This one was quite a challenge to build – we needed to download a photo from the manufacturer's website, as the diagrams and instructions weren't clear enough. However, the manufacturer does offer an installation service. Depending on your distance from the manufacturer's location (Guildford, Surrey), the cost for delivery and installation is £195 to £230.

The Step2 Company Playhouse Climber 7231 with double swing

Comprises double swing, slide, playhouse with platform and ladder

Main material Plastic
Price £480
Recommended ages
two to eight
Dimensions (hxwxd)
1.9x2.9x2.7m
Instructions
Text ○ **Diagrams** ○
Ease of assembly ☆
Securing to ground ○
Assembly time
Less than two hours
Optional extras Dolphin swing seat, caterpillar swing seat

Good features Many people felt it was solid and sturdy. It is more compact than most of those tested, so it should fit well in smaller gardens.
Bad features The slide was rated worst by both the older and younger groups of kids, mainly because it was thought too short, and the frame was generally seen as limited, with 'no room for imaginative play'.
Kids' views This chunky, plastic playframe didn't impress many of the children. Compared with the other models, it was seen as 'babyish' and 'too small', even by some of the younger children, although some of the children did mention that it made them 'feel safe'. The manufacturer recommends this model as being suitable for a slightly younger age group than most of the other frames (two- to eight-years-old), and the views of our testers bear this out.
Assembling it This model had fewer parts than others, so it was easy to erect in less than two hours without much difficulty.

TP 760 Acorn Playcentre

Comprises single swing, slide, ladder, platform

Main material Metal
Price £186
Recommended ages
one to eight
Dimensions (hxwxd)
2.2x2.6x4.8m
Instructions
Text ☆ **Diagrams** ○
Ease of assembly ☆
Securing to ground ☆
Assembly time Three hours
Optional extras Slide extension, nursery swing seat, trapeze bar and rings, baby seat, wraparound seat, goal net

Good features 'The swing was brill' – in fact, the younger kids rated this model's swing as the best overall.
Bad features 'Not much to do on it'; 'needs extras to be fun for several years.'
Kids' views The swing was a real winner for the younger kids. They also liked the slide, which was praised as 'really fast' (or 'wicked', as one child put it). But both the younger and older kids found this model a bit basic, with 'not enough activities'. However, there are plenty of optional extras (see above), and, since this model was one of the cheapest we tested, it could be worth paying for some of the extra features and facilities.
Assembling it This model was pretty easy to build. Its frame has two height settings, so if you bought it for younger children, you could extend it as they grow. We noticed some rust on the polyester-coated steel tubular frame by the end of our trial where shoes had scuffed the coating.

KEY
★ ☆ ○ ◒ ●
best — worst

Hedstrom Matrix Multiplay 368/0771

Comprises single swing, slide, climbing/monkey bars, climbing pole, two-seat seesaw swing, platform

Main material Polyester-coated metal
Price £170
Recommended ages three to ten years
Dimensions (hxwxd) 1.9x3.9x3.7m
Instructions
Text ○ **Diagrams** ○
Ease of assembly ○
Securing to ground ●
Assembly time Four hours
Optional extras Basketball attachment, trapeze bar, baby seat

Good features The seesaw swing. It was also the cheapest model tested.
Bad features Older kids didn't like the slide.
Kids' views The children thought this model was pretty average, though its two-seater seesaw swing was very popular (around half the kids thought this was the best feature of this playframe). Some parents and children had safety concerns because there weren't any handles on the ladder and the frame seemed to wobble when using the swing (though this might be solved by cementing the frame to the ground). The colour scheme drew mixed views.
Assembling it The parts list was poorly marked, so it was hard to sort out the different components (labelling would have helped). It received a poor rating for securing to the ground as the instructions recommend concreting. Our experts feel this might be difficult and need professional help.

BEST BUY

All of the models we put to the test have their good and bad points. And, in some cases, opinions were divided about particular features – for example, some kids thought 'bumpy' slides were wonderful, while others didn't like them.

Choosing the right one for you is largely a matter of how much you want to spend, how much space you have, and how adept you are at putting things together. Details of these for each model are in the summaries on these pages. And, of course, many models are available with a host of optional accessories and features, so you should consider these, too, when finding a model to match your children's ages and your budget.

We've chosen Best Buys based on the verdicts of the 39 children who tried them out. The younger children found the **Wicksteed At Home Sandringham DS1800** (**£274**, available direct from www.wicksteedathome.com) was the most fun. A version with a single swing (SS1800) is also available, for £249. The older kids preferred the most expensive model tested, the **Eastern Jungle Gym 3 Dream** (**£1,195** from Home Front – see 'Contacts', p57, for details). Extras for this model include gang planks, a firepole and three different types of swing.

TP Challenger Climbing Frame with swing

Comprises nursery swing seat, slide, climbing frame, enclosed platform with three-sided tent, high-level platform with rails, ladder

Main material Metal (galvanised steel)
Price £360
Recommended ages one to ten
Dimensions (hxwxd) 2.0x5.7x3.1m
Instructions
Text ☆ **Diagrams** ☆
Ease of assembly ○
Securing to ground ☆
Assembly time Four hours
Optional extras Numerous, but include: basketball set, triangle net, monkey bridge and walkway, slide extension, baby seat, pole, somersault bar, scrambling net, steering wheel

Good features The tent and overall variety of activities. There is a huge range of extra accessories and features to choose from.
Bad features The toddler swing was disliked (though there are other swings to choose from).
Kids' views This was well liked by kids in both age groups. Its tent was very popular and its slide drew praise from the younger ones for being long and slippery. On the downside, some of the children bumped their heads when leaving the tent to go down the slide.
Assembling it This model had good instructions. Some parts were a bit fiddly and care was needed when fitting the frame legs to make sure they were in the right direction.

Wicksteed At Home Sandringham DS1800

Comprises double swing, slide, climbing bars, play platform, climbing net/goal net

Main material Polyester-coated steel
Price £274
Recommended ages 'Up to 35kg' (around ten years old)
Dimensions (hxwxd) 1.8x3.5x3.2m
Instructions
Text ○ **Diagrams** ○
Ease of assembly ○
Securing to ground ●
Assembly time Three hours
Optional extras Numerous, but include: cradle seat, 3-in-1 seat, rope ladder, trapeze rings, basketball net

Good features 'Lots of activities to do.'
Bad features The slide was too short.
Kids' views This was another model preferred more by the younger children. Several kids were disappointed that the play platform wasn't, as it first appeared, a trampoline, with one commenting that it 'should have been bouncy'.

Some children also felt that the handles at the top of the slide got in the way and that the slide was too short. Some kids playing on the monkey bars had trouble gripping a thicker middle bar and their legs got caught in the net and swings, although one intrepid three-year-old in our trial did manage to climb to the top of the bars. But, overall, the kids voted this one a winner, so it becomes a Best Buy.
Assembling it The manufacturer recommends setting the playframe in concrete blocks. We downrated it, because we think this could be difficult and time-consuming.

FULL STEAM

Glide through that pile of crumpled clothes with one of our Best Buy

Of the many jobs that need to be done around the house, ironing is generally one of the least popular. Whether you save it all up for Sunday evenings, or iron something every morning before you leave the house, it's always a bit of a chore. We've looked at 13 steam irons and five generator irons to find which ones can make an unpopular task easier, if not more enjoyable.

THE IRON AGE

Standard steam irons Although the first irons had to be heavy to be effective at removing creases, modern irons rely on a combination of temperature, steam and weight. The advent of steam was supposed to remove the drudgery from ironing because of the built-in 'damping' operation. Steam definitely helps make a tough ironing job easier. See 'Tips for easier ironing', opposite, for more advice.

Generator steam irons Popular in Continental Europe, these are basically standard irons attached to a big water tank. They generate more steam than standard irons and allow you to steam iron for longer before having to refill the water tank. Generators are a good choice for someone who does a lot of ironing.

USEFUL FEATURES

Variable steam This means you can vary the amount of steam while you iron. It might be helpful to turn the steam up when trying to iron that bone dry linen top you've been ignoring for a while and which is proving hard work.

Steam boost (extra steam) This gives short spurts of steam for ironing tough creases or pleating your trousers.

Vertical steam This means you can use the iron vertically, for example to iron curtains while they are hanging.

PRESSING MATTERS

All the irons on test use the standard dot temperature settings, which correspond with those on clothes care labels (one dot for lowest temperature, three for highest).

We tested how well the irons coped with different fabrics, including a wool-mix skirt, a cotton shirt, a cotton tablecloth and some linen trousers.

We wanted to discover the best possible quality that each iron was capable of, regardless of the time it took. To do this, our lab enlisted some professional ironers, who ironed each of the clothes with the aim of obtaining a perfect result for every piece. The results were compared against

ACCIDENTS MAY HAPPEN

Steam irons use both water and electricity, and this mix could prove dangerous if they're dropped or fall from ironing boards. We tested the irons to ensure no live parts would be exposed after a fall.

We dropped each iron from a height of 90cm in four different positions on to a wooden surface. After the drops, the steam irons were filled with water, and all the irons were left to rest before we tested electrical insulation and accessibility to live parts. We used this method because it was put forward as an addition to the European standard test, but the proposal has since been withdrawn and a new impact test is likely to be proposed in its place.

Our table on p24 shows how the irons fared. We're concerned enough not to recommend any iron that performed badly in our drop tests. As a result, the otherwise impressive Tefal Avantis 75 1817, Tefal 2710 Turbo Pro and Tefal 2910 Express generator don't make it as Best Buys. All of our Best Buy irons scored well in the drop tests.

The Tefal Avantis broke during our drop test, leaving live parts accessible to the small probe

PHOTOGRAPHY JAMES DUNCAN

AHEAD

steam or generator irons

the same clothes ironed with a professional iron on a professional table. Experts liked the Philips HI 555 Azur Excel Plus, Rowenta DM 520, Tefal Avantis 75 1817 and Tefal 2710 Turbo Pro steam irons. They also liked the Tefal 2910 Express generator.

Perfection is one thing, but no one wants to be hunched over an ironing board for hours. So we also looked at getting good results in a decent length of time. Each of the clothes was ironed within a set time, and the quality of the results checked. The faster we were able to achieve good results, the higher the rating (see table, overleaf).

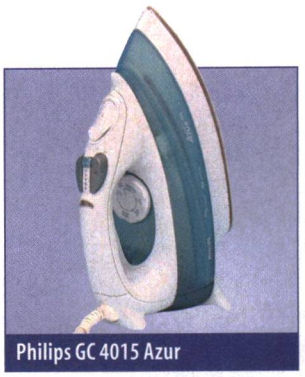
To get consumers' views, we sent a user panel home with a few different irons to try for a week each. We asked them questions about maintenance, controls, settings, use, storage, and setting up (for the generator irons). Along with the experts, consumers also liked the Philips HI 555 and Tefal Avantis 75 1817 steam irons, and the Tefal 2910 Express generator.

STANDING THE TEST OF TIME

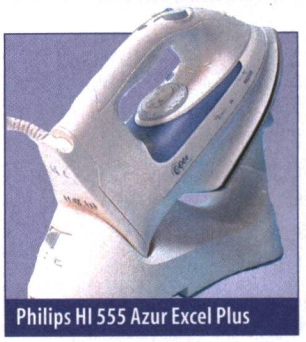
Good results are important, but you also want an iron that will see you through more than a few loads of crumpled laundry.

If you live in a hard-water area, limescale can be a problem. Most of the irons on test have a self-cleaning system for descaling, which is generally very effective. We tested the durability of the irons by looking at their resistance to scaling. We put them on a rig and subjected them to repeated use. We cleaned them, filled them with water and had them ironing for 150 strokes before giving them a rest and repeating the process. We did this for a maximum of 250 hours, which is equivalent to 21 months. Our table, overleaf, shows which irons were still working after 250 hours, and which ones weren't.

Some irons, such as both of the Philips Best Buys, passed the durability test with flying colours. Other irons, such as the Bush IN 409 HC, broke down after a relatively short period, lasting only the equivalent of seven months.

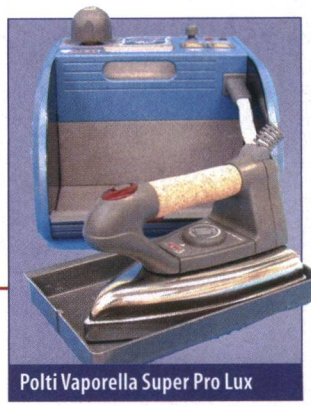


Philips GC 4015 Azur



Philips HI 555 Azur Excel Plus

Rowenta DM 520



Polti Vaporella Super Pro Lux

TOP TIPS FOR EASIER IRONING

- Sort everything you plan to iron, and start with clothes that need the lowest heat setting first. This way you won't have to wait for the iron to cool, which takes longer than heating up. You also won't accidentally use a too-hot iron on your clothes.

- Iron each section completely before you start on the next. Iron collars or cuffs first, then sleeves, belts, and trimmings, and finally flat areas of fabric. Iron around zips and buttons or on the reverse side. Here are some tips for the best results with different fabrics.

Cottons Iron cotton slightly damp with a hot iron, light cottons on the right side, dark cottons on the reverse side.
Linen Iron linen damp with a hot iron, light linens on the right side and dark linens on the reverse side.
Silk Iron silk slightly damp with a cool iron, some suggest ironing silk on the reverse side.
Wool Iron knitted wool nearly dry on the wrong side and woven wool nearly dry on the right side, using a warm iron.
Nylon, rayon and polyester Use a cool iron on the wrong side when they are nearly dry.
Damask Iron first on the reverse side, then the right side using a cool iron .

BEST BUY

If you want a steam iron, we recommend the **Philips GC 4015 Azur** £48.50 from John Lewis. It was well liked by expert and amateur ironers alike, who thought it glided well. It has good temperature accuracy, durability and instructions, but doesn't have vertical steam.

The **Philips HI 555 Azur Excel Plus** £64.50 from Argos, has a longer cord. It has vertical steam, but temperature accuracy wasn't as good as the GC 4015. You can also use the iron cordless, but users thought it produced less steam when used this way.

The **Rowenta DM 520** £44 from Argos, has all the features of the Philips HI 555 and is one of the lighter irons on test. It has good temperature accuracy, and users liked the fact it was compact. It has average durability, but took two hours to cool down – one of the longest times on test.

If you want a generator iron, the **Polti Vaporella Super Pro Lux** scored well in all tests. It was the second most expensive iron at £230, and is available from independents. Users found the iron quiet with good steam, but heavy. It takes the longest time – 17 minutes – to reach operational temperature, which could be frustrating.

Steam irons

	Steam irons									
	Bosch TDA 1503	**Bush** IN 409 HC	**Kenwood** ST 775	**Morphy Richards** Comfi Grip 40604	**Morphy Richards** Turbosteam 40501	**Moulinex** A DZ2 Odyssey 2000	**Philips** GC 4015 Azur	**Philips** HI 555 Azur Excel Plus	**Rowenta** DM 520	**Rowenta** DM 820
Specification										
Price (£) 1▷	64.50	20	*38.99*	34.50	20	40	48.50	64.50	44	47.50
Dimensions (lxwxh) (cm)	30x12x15	30x13x15	28x12x15	30x12x17	28x12x15	30x13x17	30x12x16	31x12x15	28x12x16	29x12x17
Boiler dimensions (lxwxh) (cm)										
Weight (kg) 2▷	1.5	1.6	1.4	1.6	1.1	1.5	1.5	1.6	1.4	1.7
Volume of water tank (litres)	0.4	0.3	0.3	0.4	0.4	0.3	0.2	0.2	0.3	0.4
Jug (if iron), funnel (if generator) 3▷	✓	✓	✓	✓	✓	✓	✓	✓		
Power rating (kW)	2.2	1.5	1.7	1.8	1.6	1.8	2.4	1.9	1.7	1.9
Cord length (m)	2.45	2.95	2.55	3	2	2.30	2.30	2.50	1.85	2.20
Features										
Variable steam flow 4▷		✓	✓	✓	✓	✓	✓	✓	✓	✓
Shot of steam	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Vertical steaming 5▷	✓		✓	✓	✓	✓		✓	✓	✓
Spray button	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lock-on steam button										
Cord holder	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Removable water tank										
Performance										
Temperature accuracy 6▷	☆	○	☆	○	☆	☆	☆	○	☆	○
Speed 7▷	○	○	○	○	☆	○	☆	☆	☆	☆
Quality 8▷	○	○	○	○	○	○	○	○	○	○
Overall performance	○	○	○	○	○	○	☆	☆	○	☆
Durability										
Resistance to scaling (hours) 9▷	250	85	250	125	107	250	250	250	206	250
Overall durability	☆	●	☆	◒	◒	★	★	★	○	☆
Convenience										
Cooling time (h:min) 10▷	1:35	1:35	1:30	1:40	1:10	1:40	1:20	1:10	2:00	1:40
Time to start operation (min) 11▷										
Overall convenience	☆	○	☆	☆	☆	☆	☆	☆	☆	☆
Instructions	☆	☆	☆	◒	○	☆	☆	☆	○	○
Safety										
Drop test 12▷	●	★	★	★	●	○	★	★	★	○
Overall safety	●	☆	☆	★	●	★	☆	☆	★	★
Total test score (%)	50	48	52	54	60	56	64	62	60	62
Information										
Additional notes/update since our test	Bosch says it has reinforced this iron to improve drop test performance					This model is being withdrawn and may be difficult to obtain	Philips plans to withdraw this model soon			Rowenta told us an anti-drip function has been added to this iron

NOTES
Models highlighted in **red** are featured in our Best Buy Guide, p23.

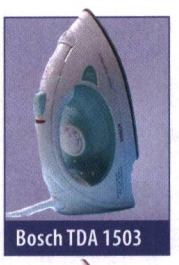
Specification
1 This is the price you should expect to pay if you shop around. Prices in *italics* are manufacturers' guide prices, as these models are not widely available.

2 Weight of the iron including the cord.
3 A jug or funnel is provided to make filling the water tank easier.

Features
4 The amount of steam can be varied.
5 The iron can be used vertically – for ironing curtains, for example – as well as horizontally.

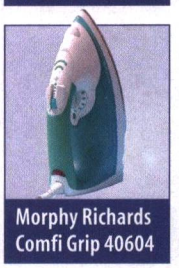
Performance
6 How close to correct temperatures the iron was for each of the dot temperature settings (one, two and three), and maximum settings.
7 This is based on the amount of time it took professional ironers and a user panel to get a range of garments as neat as possible. The longer the time, the lower the rating.

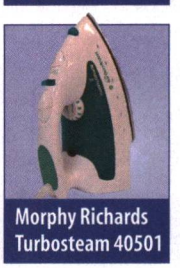
	Generator irons				
ussell lobbs Non tick Steam-glide 4678	**Tefal** Avantis 75 1817	**Tefal** 2710 Turbo Pro	**DeLonghi** VVX 580 Cabrio	**Domena** Booster 30	**Morphy Richards** Steam Jet Elite	**Polti** Vaporella Super Pro Lux	**Tefal** 2910 Express
24.99	40	50	130	*240*	*150*	*230*	149
27x12x15	30x12x16	31x13x16	27x13x14	22x12x16	28x12x15	22x12x16	29x12x16
			36x22x18	37x26x13	37x21x18	41x29x24	40x23x23
1.1	1.4	1.6	5.2	5.6	3.9	7.8	4.8
0.2	0.2	0.3	1.1	0.6	1.0	1.4	1.0
✓	✓	✓	✓			✓	
1.4	1.7	1.6	2.2	2	2.2	1.8	2.2
1.85	1.95	2.40	1.655	1.75	1.65	1.75	1.80
✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓					
			✓			✓	
✓	✓	✓	✓			✓	✓
				✓	✓		
☆	○	○	☆	●	☆	☆	☆
○	☆	○	☆	☆	☆	☆	☆
○	○	○	○	○	○	○	○
○	☆	○	○	○	☆	○	☆
250	250	250	250	250	67	250	133
☆	★	☆	★	★	●	★	◒
1:55	1:05	1:20	2:00	1:45	1:25	1:25	1:10
			9	6	3	17	3
☆	☆	☆	☆	☆	☆	○	☆
☆	☆	☆	○	○	○	○	☆
●	●	●	●	★	★	★	●
●	●	●	●	★	★	☆	●
56	62	56	60	56	58	58	58
	Tefal plans to withdraw this model in three months' time			May be difficult to obtain, but can be bought online (see p57)		Model may be difficult to obtain – contact Polti for details (see p57)	


Bosch TDA 1503

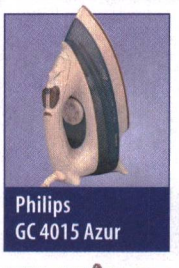
Bush IN 409 HC

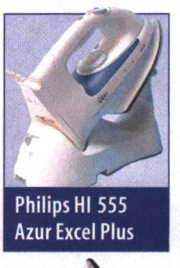
Kenwood ST 775


Morphy Richards Comfi Grip 40604


Morphy Richards Turbosteam 40501

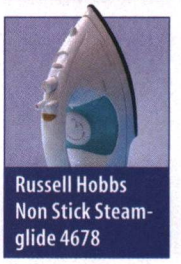
Moulinex A DZ2 Odyssey 2000


Philips GC 4015 Azur


Philips HI 555 Azur Excel Plus

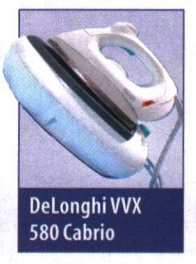
Rowenta DM 520

Rowenta DM 820

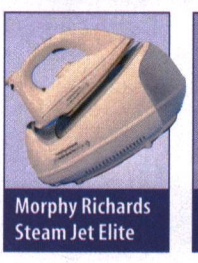

Russell Hobbs Non Stick Steam-glide 4678

Tefal Avantis 75 1817

Tefal 2710 Turbo Pro


DeLonghi VVX 580 Cabrio

Domena Booster 30


Morphy Richards Steam Jet Elite

Polti Vaporella Super Pro Lux

Tefal 2910 Express

8 The best possible result achieved from the iron, regardless of time taken.

Durability

9 The average amount of time the irons lasted before they failed to work or no longer steamed effectively, having been descaled according to their instructions.

Convenience

10 The time it took the irons to cool to 35°C.

11 The time it took generator irons to get to the appropriate temperature or pressure.

Safety

12 Based on the condition of the irons after being dropped in four positions.

KEY

★ ☆ ○ ◒ ●

best worst

✓ has this feature

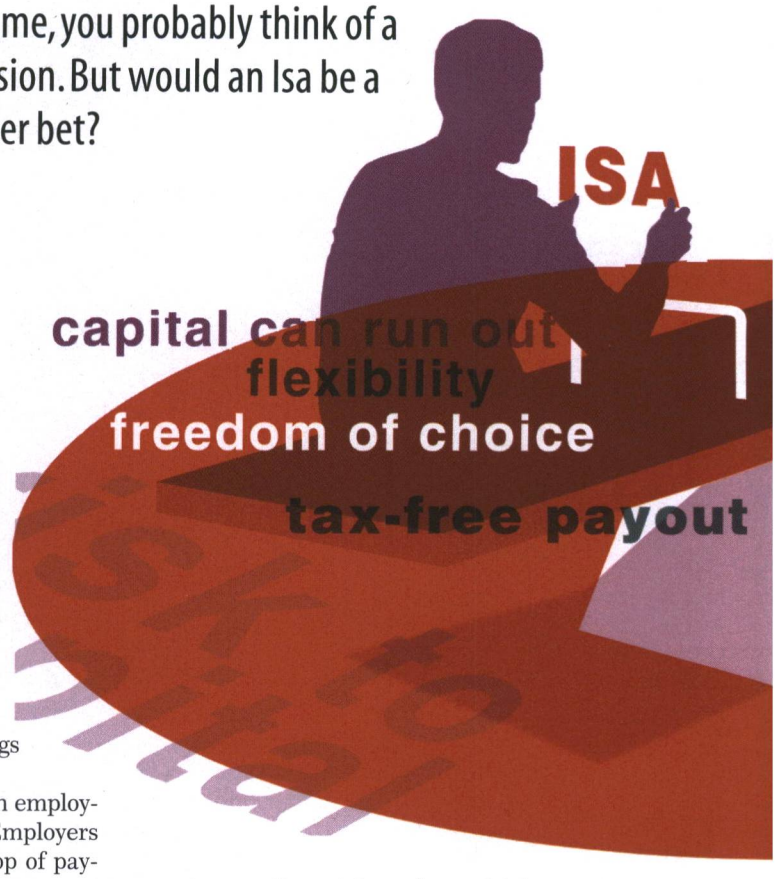
TOTAL TEST SCORE

This score ignores price and is based on:

Ironing performance 50%
Convenience 25%
Durability 15%
Instructions 5%
Safety 5%

WEIGH UP THE OPTIONS

When you think of retirement income, you probably think of a pension. But would an Isa be a better bet?



We all know we need to save for retirement – but how much should you save, and in what kinds of savings plan? Traditionally, pension plans have been seen as the main way to save for retirement. But could more flexible individual savings accounts (Isas) be an alternative?

One thing is clear: if you have access to an employer's pension scheme, you should join it. Employers make contributions to these schemes on top of payments that you make from your own salary, so not joining is like turning down extra pay.

For people who don't have access to an employer's scheme, pensions and Isas are complementary products. Pension plans are best at providing your core retirement income, but Isas give you control of capital.

THE PENSION PATH

A pension is simply a savings plan that gives tax breaks while you save. When you pay into a pension plan, your contribution is increased by an amount equivalent to basic-rate tax. So £100 a month currently becomes £128.20 a month. This applies whether you pay tax or not. People who pay tax at the higher rate get even more tax relief (see 'Higher-rate taxpayers', below).

The trade-off for these tax breaks is that you can't get at your money until you are at least 50, and most of your pension fund must eventually be used to buy an annuity – a financial product which converts your capital into a guaranteed income for life. You buy an annuity at a fixed rate, which determines how much this income will be (see 'How much retirement income could you receive?', p29, for more about rates). Standard annuities give you a fixed income, but if you want your income to increase with inflation – or if you want the income to continue being paid to your husband or wife if you die – you will get a lower annuity rate. And the income from an annuity is taxable.

Despite these constraints, pension plans aren't as inflexible as you might think. First, you don't have to use all of your fund to buy an annuity – you can take up to a quarter of it as a tax-free lump sum, to use as you wish. And you don't have to buy an annuity as soon as you retire, either. Most people do this, but pension plan rules allow you to delay buying an annuity until you turn 75. Until then, you can draw an income from your pension fund.

ISAS ON THE AGENDA

An Isa is also a savings plan which lets you save for the long-term through cash, stocks and shares or life insurance funds (or a combination of these). Unlike with pensions, you don't receive tax relief on what you pay in. However, any income or capital you take from your Isa at any time won't be taxed (whether or not you take it after you have retired).

HOW MUCH COULD YOU BUILD UP?

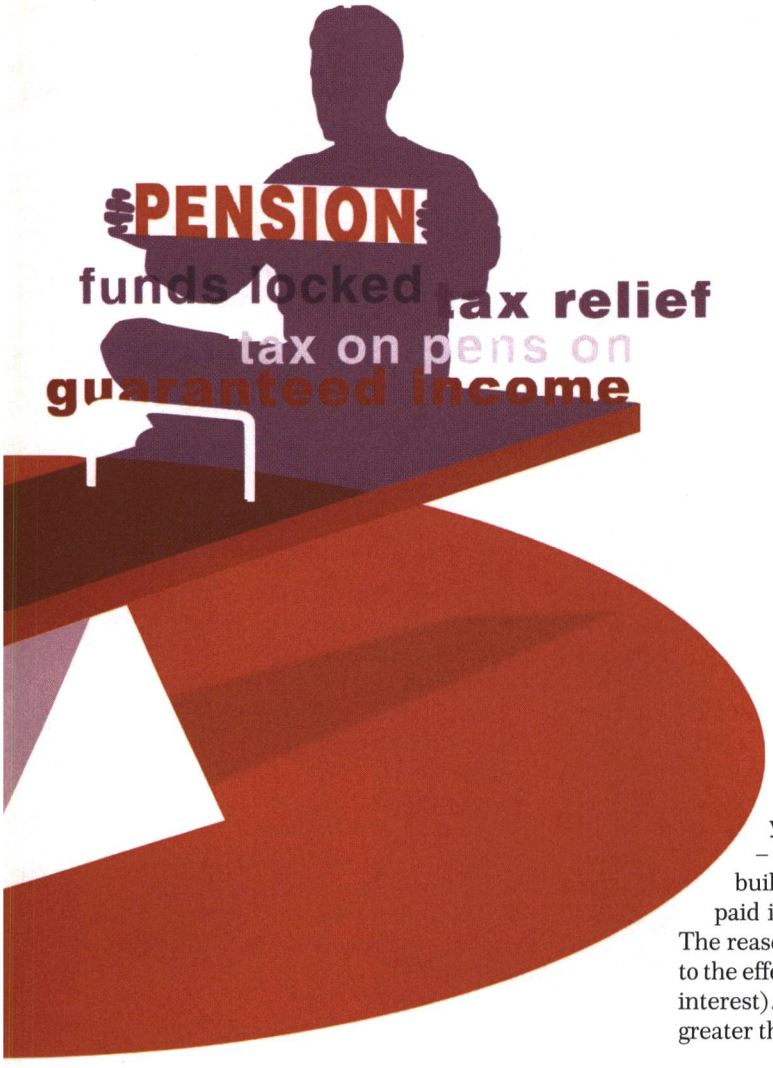
For our report, we've done some calculations to show how big a fund of money you could build up through a

HIGHER-RATE TAXPAYERS

Higher-rate taxpayers are entitled to tax relief at 40 per cent on their pension contributions. However, only relief at the basic rate of tax is automatically added to your own contribution. So, if a higher-rate taxpayer pays £78 a month to a pension, currently a further £22 a month is added, taking the total contribution to £100. The balance of £18 a month tax relief is claimed through the tax return and is normally given as a reduction in the overall tax bill. Employees receive this through an adjustment of their PAYE code.

Pension contributions are especially valuable to higher-rate taxpayers if they pay basic-rate tax after retirement because tax relief is received at the top rate (currently 40 per cent), but tax is paid at only the basic rate (22 per cent).

ILLUSTRATION RACHEL OXLEY



pension and through an Isa. We've looked at people paying in different amounts of money each month, starting at different ages.

Start young The first thing our calculations demonstrate is the importance of starting early to save for retirement – whichever method or methods you choose. If you are 30 and you save £50 a month in a stakeholder pension (which is worth £64.10 after taking tax relief into account), you will have saved around £87,000 by the time you reach 65 (assuming 7 per cent growth a year). But if you save four times as much – £200 a month – but you start only when you are 50, you will build up only £74,000. This is despite having paid in more (£36,000 compared with £21,000). The reason for the difference in the final value is due to the effect of compound interest (earning interest on interest). The longer your savings have to grow, the greater the effect of compound interest.

Fully charged Our calculations highlight the role charges play in your retirement fund. We've looked at a tracker Isa (one which aims to track the stock market) and a managed Isa (which aims to beat it). However, we've assumed the same rate of return because, on average, managed Isas don't outperform tracker ones. But managed Isas have higher fees and therefore lag behind trackers on the long term.

In our example, there is only a 1 per cent difference in the annual charge, but for someone saving £100 a

MONTHLY CONTRIBUTION (£)		RETIREMENT FUND AT AGE 65 (£)								
Amount you pay in	Amount paid to pension	If you start contributing at 30			If you start contributing at 40			If you start contributing at 50		
		Pension	Isa (tracker)	Isa (managed)	Pension	Isa (tracker)	Isa (managed)	Pension	Isa (tracker)	Isa (managed)
50	64.10	87,000	76,000	59,000	43,000	36,000	30,000	18,000	15,000	13,000
100	128.20	174,000	153,000	118,000	86,000	73,000	60,000	37,000	30,000	27,000
200	256.40	349,000	306,000	235,000	173,000	146,000	121,000	74,000	60,000	53,000

NOTES

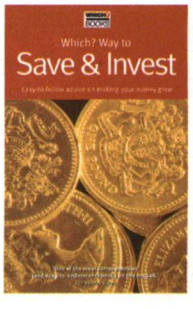
This table shows the size of retirement fund you could build up, depending on the **amount you pay in** a month, the **age at which you start contributing**, and whether you pay in to a stakeholder **pension**, an **Isa** invested in a **tracker** fund or an **Isa** invested in a **managed** fund.

Our calculations assume that you would retire at 65 (so, for example, if you start contributing when you are 30, you will make 35 years of contributions). With the stakeholder pension, we have assumed only an annual management charge of 1 per cent (the maximum allowed under stakeholder pension rules). With the tracker Isa (one which aims to track the stock market), we've assumed an annual management charge of 0.5 per cent and no initial charge, and, with the managed Isa, we've assumed an annual management charge of 1.5 per cent and an initial charge of 3 per cent.

With both the pensions and the Isas, we've assumed that savings will grow at 7 per cent a year.

WHICH? BOOKS

For more more information and advice on how to put your money to good use, get a copy of *Which? Way to Save & Invest* (£14.99). To order, call **0800 252 100** quoting SAI02 (WBP702).



month over 25 years, this adds up to a 22 per cent difference in the final fund size (£73,000 compared with £60,000). The message is clear – higher charges cost you dear in the long term, unless they are justified by much higher growth.

Pensions 1, Isas 0 All else being equal, the pension will always produce a larger fund than an Isa, simply because of the tax relief you get with pension contributions. For example, investing £100 from the ages of 40 to 65, with a return rate of 7 per cent a year, means you end up with a pension fund of around £86,000, compared with around £73,000 if you had put your money in a tracker Isa, or £60,000 in a managed fund Isa.

This means that, for the same contribution, Isa funds have to work much harder than pension funds to give you anywhere near the same sort of return. Given that most of the investment funds you can invest in with an Isa are also available as pension funds, the arguments for pensions over Isas for your core retirement income are compelling.

WHAT HAPPENS WHEN YOU RETIRE

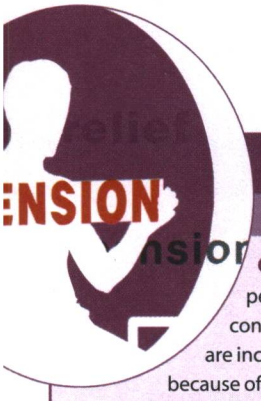
Building up a fund of retirement savings is only part of the story. The big question is what happens after you retire – both in terms of the money you have to live on, and in terms of money you can pass on. See 'How much retirement income could you receive?', opposite, for the kind of income different investment strategies could generate.

VERDICT

Tax relief on your contributions means that a pension will produce a bigger pot of money than an Isa, everything else being equal. A pension also offers the option of taking a tax-free lump sum which you can invest, spend or pass on in a will.

Our calculations show that you may have problems if you opt only for Isas to fund your retirement. Trying to keep your capital and live solely off the investment growth is likely to produce a low income. If you want a higher income, you have to take more risk. And, if you make the wrong investment decisions in retirement, your savings could run out before you turn 80. On the plus side, though, with Isas, you do have the considerable advantage of having the freedom to decide what money to keep, what to spend and what to give away.

Pensions and Isas both have strong advantages, and a combination of the two will probably give you the best of both worlds. But a pension is still the best source of core retirement income.



PROS AND CONS AT A GLANCE

PENSION ADVANTAGES

- Your pension contributions are increased because of tax relief (even for non-taxpayers). So a contribution of £100 a month currently becomes £128.20.
- Higher-rate taxpayers get additional tax relief (the difference between basic- and higher-rate tax) through their tax returns.
- A quarter of your fund can be taken as a tax-free lump sum, which you are free to spend however you choose.
- Most of your pension fund must eventually be used to buy an income in retirement, so you won't have to worry about making investment decisions later in life.
- You have automatic 'insurance' to cover the costs of a long life – an annuity is guaranteed to last as long as you do.
- You can't get at the money before you're 50, so you won't be tempted to spend it.

PENSION DISADVANTAGES

- You don't have full control over the money you've accumulated. It will predominantly be used to provide an income. If annuity rates are low when you buy one, you're locked in.
- Income from a pension is taxable, like other income.
- You can't get at money paid into a pension until you are 50.
- If you die shortly after you retire, your fund is normally lost, unless you choose to build in a 'guarantee', but this usually costs more.

ISA ADVANTAGES

- You can spend your savings whenever you want.
- Your can pass on the money you've saved in Isas in your will.
- You don't have to pay tax on the money you draw out from Isas.

ISA DISADVANTAGES

- Isa contributions don't attract tax relief, so your final fund will be smaller than the comparable fund from a pension.
- You could outlive your capital and be forced into relying on the state for money to live on.
- You need the willpower not to dip into your savings before you retire.
- You'll have to keep making investment decisions during your 70s and 80s to make the most of your money.
- Isas are guaranteed to be around only until 2010.

HOW MUCH RETIREMENT INCOME COULD YOU RECEIVE?

The big question is: after years of saving, how much money would you have to live on when you retire? We've seen that pensions produce bigger funds than Isas (everything else being equal), but how does this translate into money in your pocket? We've taken the example of someone who has saved £100 a month for 25 years (from age 40 to 65). Using the figures from our calculations of how big a fund you could build up, we've calculated how much income they could receive, taking different strategies, and assuming they pay tax at the basic rate.

PENSION

If you save £100 a month (which is worth £128.20 taking into account tax relief) through a stakeholder pension, you will end up with a fund of around £86,000 (at 7 per cent a year growth). For simplicity, we're assuming that you would use the whole amount to buy a level single-life annuity. A level annuity means the income doesn't increase over time, and a single-life one means that it provides an income only for you, not for your husband or wife, too.

It is possible to buy an annuity that is linked to inflation, or one that increases by a set percentage each year. But with these types you get a lower income to begin with. For example, for men, one of the best inflation-linked annuity rates (with a five-year guarantee) as we went to press was 6.26 per cent, compared with 8.31 per cent for a level annuity.

Annuity rates vary for men and women (women get a lower rate because, statistically, they are more likely to live longer). So we have calculated likely incomes for men and women separately.

ANNUITY FOR A MAN

We have taken the annuity rate for a man aged 65 to be 8.31 per cent. This annuity includes a guarantee that the money will be paid for a minimum of five years, even if the person dies in the first five years.

The annual income is the annuity rate multiplied by the total value of the fund, which gives an income of around £7,200 a year, subject to tax.

NET INCOME £5,600

ANNUITY FOR A WOMAN

We have taken the annuity rate for a woman aged 65 to be 7.66 per cent (a good rate available in June 2002). This annuity includes the same five-year guarantee. The pre-tax income is around £6,600 a year. Taxing this at the basic rate produces an after-tax income of £5,200 a year.

NET INCOME £5,200

ISA: KEEPING YOUR CAPITAL INTACT

If you decide you want to keep the capital you've built up (to pass on in your will, for example), you need to make sure that the fund you've built up is big enough for you to be able to live off the interest it provides.

We've assumed that, whichever types of investment fund you've used to build up your Isa, when you retire, you switch the Isa to low-risk investments. These have a lower return. We've assumed a return of 5 per cent a year, less an annual management charge of 0.75 per cent, leaving an income of 4.25 per cent a year. No tax is paid on this income, because the money is still held in an Isa.

In our example, the income you would receive by keeping your capital intact is at best only around three fifths of that from a pension. But if you opt for an investment with higher potential income, you are going to have to put your capital at risk.

TRACKER ISA

If you save £100 a month in a tracker Isa from the age of 40, you would end up with savings of around £73,000. The annual income is this sum multiplied by the return (4.25 per cent) and, unlike an annuity, is not taxable.

NET INCOME £3,100

MANAGED ISA

The managed Isa produces a smaller fund of around £60,000, because of the higher charges you must pay while you are building it up. The income is therefore smaller, too.

NET INCOME £2,600

ISA: DRAWING ON YOUR CAPITAL

If the income you would receive by living off your Isas would be too little (or if you're not bothered about keeping the capital), you can increase it by living off some of the capital you've built up.

If you were to do this, of course, your money would eventually run out. So you need to be sure that your money would not dry up completely when you still needed an income. For the sake of comparison, our calculations assume an income the same as that in our pension example, above. We have also assumed the following.

- Your Isa savings grow at 6 per cent a year when you have retired. This reflects the fact that you are taking a more cautious investment strategy than you did when you were building up your retirement fund (though not as cautious as the 'Keeping your capital intact' example, above).
- You take the income at the start of the year.
- There is an annual management charge of 0.75 per cent on your fund.

In this case, instead of calculating the income you would get, we have taken the income as the same as that from our pension example, and worked out how long your money would last.

ISA DRAWDOWN FOR A MAN

For our example, the fund value at retirement is £73,000. If, for the sake of comparison, you take an annual income of £5,600 (the same amount you would get from a pension), the fund would last for 20 years.

Average male life expectancy at 65 is 15.4 years, so the fund would cover someone's expected lifespan – but there is, of course, the likelihood that you could live well beyond 80. And if the fund didn't offer returns as high as expected, and achieved only 5 per cent, it would last only 18 years.

If you had built up less in savings (in our example, £60,000), the situation is worse. The fund would last just 15 years, which is less than the life expectancy of a man of 65.

ISA DRAWDOWN FOR A WOMAN

Using the same principles for a woman, the picture is similar. For the sake of comparison, the income is lower (to match our pension example). But a woman's life expectancy is longer (18.7 years at 65). So the result is similar: the larger fund of £73,000 is likely to last 23 years at 6 per cent growth. And if the investment in retirement produces a lower-than-expected return of 5 per cent, it would last just 20 years. The smaller fund of £60,000 would last 17 years with a 6 per cent return, and 14 years at 5 per cent.

The cartridge family

Got an inkling that it's time to invest in a new printer? Use our guide to choosing the right one

After a few years of spluttering false starts, the digital photography revolution is now well and truly under way. Sales of digital cameras are set to overtake sales of film cameras by the end of the year and, even if you think they still seem overpriced, you can join in the fun with a decent scanner for less than £100. But to reap all the advantages of digital photography, you need a good printer.

If money's no object and you want to print only photographs, there's no contest (see the Best Buy Guide, p32). However, taking into account all the other uses you can put an inkjet to makes the choice a devilishly complicated one. We've had a look at 20 printers from £59 to £330, and tried to unpick things for you.

WHY PICK AN INKJET?

If you're interested in printing out only black and white letters, stop reading after the next sentence. Laser printers give better quality text print-outs more quickly and cheaply than inkjets.

For everyone else, inkjets are a better choice. A colour laser printer will set you back the best part of £1,000 and, even then, it will be hopeless for lifelike images. By contrast, even a £60 inkjet will have a fair stab at photographs and will be much more flexible. For instance, you can print on transparencies, banners or iron-on T-shirt transfers. Have a look on the manufacturers' websites for lists of special media, or try sites like www.avery.co.uk.

Keen photographers may well be won over by an inkjet that can print photographs on to A3 paper. The Epson Stylus Photo 1290 (£330) and Canon S9000 (not on test, but it costs £449) can do this to virtually professional quality. Recently several other A3 printers have been launched. An A3 print on the Stylus Photo 1290 will cost about 75p for the ink and paper. One caveat, though, is that you need a good quality digital camera or, preferably, a film scanner to get pictures that won't start to lose too much of their quality when they're blown up to A3 size.

DON'T BELIEVE THE HYPE

Now, apologies if you thought we were getting over-enthusiastic for a minute – it's just good to see a few well-made products that aren't extortionately priced. Here's where we come back down to earth.

Claims about print speeds and resolutions are plastered over printers' packaging and literature. But remember – ignore any such claims. In our judgement, most of them are exaggerated.

A printer's speed will vary according to the text or image it is printing. So, in our tests, we've printed files that are representative of the typical letters and photographs people would print. The Canon S750, which boasts that it can print 20 black and white pages a minute, actually managed only six in our tests. However, it was still the quickest machine on test.

Similarly, claims of high resolution aren't necessarily a good guide to print quality. They may refer to the number of dots laid on the page, including dots put on top of each other to mix colours, rather than the resolution in the traditional sense. In fact, for photographs, getting the colours right is perhaps more important than having high resolution – this has more to do with the printer's control over the ink.

HEAD TO HEAD

Inkjet printers consist of three main parts – the body of the printer, the printheads (which propel the ink on to the paper) and the cartridges which house the ink.

Over time, the ink will run out. Over a longer time, the printheads can become damaged – for example, dried ink may block the nozzles. So common sense dictates that being able to replace the three things separately is a good idea. However, of the models on test, only Canon printers allow you to do this – the printhead and inks can be detached and replaced when they're finished with. Hewlett Packard, Sharp and Lexmark let you detach and replace the printhead and inks together, but they cannot be separated from each other. This method is less convenient but still preferable to Epson's. Epson builds the printhead into the printer itself. So, if the printhead goes, the printer is rendered useless. You can send it off to be repaired, but the cost could be more than that of a cheap printer and you might have to wait for more than a week.

Epson's defence is that this makes the cartridges cheaper. But if you look at the running costs on the table, overleaf, you'll

The Canon S900 should be the photographer's choice. It's the best printer on test

PHOTOGRAPHY CLIVE ROWAT

see that Epson's running costs are no cheaper than those of other printer manufacturers.

Similarly, different manufacturers provide different types of colour ink cartridge. The ideal solution is to have a separate cartridge for each colour – that way if one runs out, you don't have to replace the whole set. Canon has separate cartridges for each colour for most of its printers on test (except the S200 and S300). The Epson C70 and Sharp AJ-1100, also have separate cartridges, but none of the other models on test does.

All the manufacturers recommend you use their own inks and papers to get the best results. But you can get cheaper paper and, for many printers, ink cartridges from other companies – we'll be looking at this in more detail in a couple of months.

CABLE-FREE PRINTING

On the Hewlett Packard 995C, there is a tiny blue light which marks it out as the first printer with Bluetooth technology. Bluetooth is slowly starting to appear on more products. It allows you to connect things together wirelessly. So, if you buy a Bluetooth adaptor for your computer, you can print without an inconvenient and unsightly cable connecting it to the printer. You don't need to line the printer up with the PC – it can even be in a different room. Manufacturers say that it should work within a range of 10 metres.

To use the Bluetooth facility on the Hewlett Packard 995C, you'll need a computer running Windows XP or 2000 with a Bluetooth card (about £150), or a personal digital assistant (PDA) with built-in or add-on Bluetooth (see www.hp.com for details). We tried it with Compaq's new Bluetooth-enabled PDA. The printer was quickly located and it had no difficulty printing from a distance of 20 metres from it.

However, you'll have to pay a hefty premium for the luxury of wireless printing. The 995C costs £329 yet offers similarly average print quality to the £80 Hewlett Packard Deskjet 845C. As an alternative, there is a Bluetooth adaptor that adds on to standard printers (£120, made by MPItech) but it's not exactly easy to use (see *Computing Which?*, May 2002, p25, and see p11 for how to subscribe).

DRIVER TIME

One of the most important elements in a printer package isn't part of the printer at all. It's called the 'driver' and comes on a CD-Rom with the printer. This is the software that your computer uses to tell the printer what to do. The driver determines some of the special tasks your printer can do – such as double-sided printing or re-ordering sheets so that page numbers aren't back to front. It also partly determines the quality of the print. We downloaded the latest drivers from the internet to get the best performance out of the machines. This is worth doing every once in a while after you've bought your printer.

Because different types of computer use different drivers there may be some difference in the quality of the prints. We've never found any differences worth noting in the past, but this year we found some peculiar results for Apple computers. None of the printers worked at all well with the Apple's OSX operating system – they were hard to set up and the prints were marked with strange aberrations. This may be because OSX is still quite a young operating system. If you use OSX, we think it's worth holding off buying a printer for a few months and checking with the manufacturer that the driver compatibility problems have been solved. Ultimately our Best Buys will probably be the same for both Apple and PC users.

PRINTING WITHOUT A COMPUTER

With the rise in popularity of digital cameras, more printers offer 'direct printing' – which means you can print from the camera's memory card without using a computer. Using a computer does give you more control over the finished print, but you can still get good prints without going near one.

Four of the printers on test – the Canon S820D, Epson Stylus Photo 895, HP Photosmart 1115 and HP Photosmart 1315 – have direct printing. The Canon S820D is particularly flexible, as it can print from IBM's Microdrives (which have large amounts of memory, but are expensive – a 1Gb card costs about £350). The first three work by printing out a proof-sheet with thumbnail images of all the photos on your card. You then follow a series of instructions in a text panel on the printer to choose the prints you want. This is fairly straightforward, although the HP Photosmart 1115 has awkward controls and overly complicated menus. The HP Photosmart 1315 employs an even easier method – a small colour panel displays the pictures on your memory card (see pic, right). It also allows you to add a border to the print, choose different print sizes, and adjust the colour and brightness, among other things.

The Epson had the best photographic print quality followed by the Canon, but the HP printers had only average photographic print quality.

Direct printing control panels. Above, the Canon S820D and below, the Hewlett Packard Photosmart 1315

Printers

		Canon S200	Canon S300	Canon S520	Canon S750	Canon S820D	Canon S900	Epson Stylus C60	Epson Stylus C70	Epson Stylus Photo 890	Epson Stylus Photo 895
Specification											
Price (£)	1▷	59	79	149	189	329	329	79	120	169	179
Dimensions (hxwxd) (cm)		26x36x54	32x38x52	31x43x65	31x43x65	30x43x63	30x44x61	30x48x68	30x46x71	30x48x67	34x46x67
Interfaces	2▷	USB	USB	Parallel/USB	Parallel/USB	USB	USB	Parallel/USB	Parallel/USB	Parallel/USB	USB
Incompatible operating systems	3▷	Windows 95, Windows NT	Windows 95, Windows NT			Windows 95, Windows NT	Windows 95, Windows NT				Windows 95, Windows NT
Features											
Direct printing via memory card						✓					✓
Can print on A3 paper											
Performance											
Standard black and white (quality/speed)	4▷	☆/◒	☆/☆	○/☆	○/☆	○/◒	○/○	○/○	◒/☆	○/◒	○/◒
Standard colour (quality/speed)	4▷	○/●	◒/◒	◒/☆	◒/☆	◒/◒	○/☆	○/☆	◒/☆	☆/☆	☆/☆
High quality (quality/speed)	5▷	☆/●	☆/◒	○/☆	○/☆	☆/○	★/☆	☆/○	☆/☆	★/○	★/○
Photographic (quality/speed)	6▷	○/●	☆/○	☆/☆	☆/☆	☆/☆	★/★	☆/○	○/○	★/○	★/○
Print costs											
Cost of ten black-only text pages (p)	7▷	5	5	3	2	4	4	8	4	4	4
Cost of one colour page (p)	7▷	34	36	27	27	30	30	30	29	33	32
Using the printer											
Ease of use	8▷	☆	☆	☆	☆	☆	☆	☆	☆	☆	☆
Ease of direct printing	9▷					☆					☆
Versatility	10▷	○	☆	★	★	★	★	◒	○	○	○
Construction quality		★	★	★	★	★	★	☆	☆	★	☆
Noise	11▷	☆	★	☆	☆	○	☆	○	○	★	○
Environmental rating	12▷	☆	☆	☆	☆	○	☆	☆	○	☆	○
Total test score		52	65	67	68	68	77	54	57	66	61
Information											
Additional notes/update since our test											

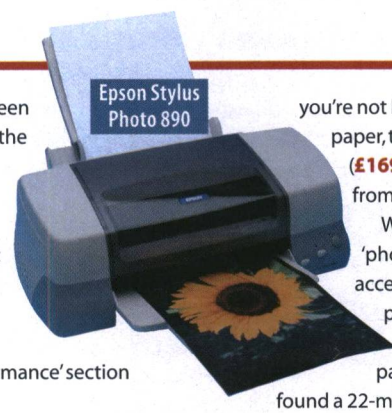
BEST BUY

Canon, Epson and Hewlett Packard have traditionally been the main contenders for home printing, but this year, for the first time, Hewlett Packard has been left behind – we can't recommend any of its current range.

Picking a printer is tricky because the model that's best at printing quality photographs on photographic paper won't be the best for printing colour spreadsheets on copier paper, and so on. You need to decide on your particular priorities and look carefully at the 'Performance' section of the table, above.

For basic letters and spreadsheets on normal paper, anything with less than ☆ in 'standard black and white quality' indicates thicker, rounder letters, with small splodges of ink run in places. These printers are fine for writing to granny but not ideal, say, for business use. If you mainly want to do quick monochrome printing, but you also want more flexibility than you'd get with a laser, the **Canon S300** slays the competition. It's a bargain at **£79**, does the job quickly and accurately, and copes surprisingly well with complex colour material. It's available at this price from John Lewis, PC World and Comet.

If you want to do mainly colour printing, the Epson Stylus Photo range might be more suitable. These are the only printers that have a really good stab at printing in colour on cheaper paper. And they all up their game brilliantly when fed special inkjet paper and more complex images. If you're not bothered about direct printing or printing to A3 paper, the best choice is the **Epson Stylus Photo 890** (**£169** from John Lewis, Comet and Jessops and **£159** from www.jigsaw24.com).



When looking at the 'high quality' and 'photographic' quality scores on the table, you might accept ☆ if you're not a keen photographer. Most people could tell the difference between a ☆ and a ★, but not everybody will be picky enough to pay for it. Look instead at the speed ratings – we found a 22-minute difference between the fastest and slowest photo print. However, If photography is your main priority, your choice will fall within the **Epson Stylus Photo** range or to the **Canon S900** (**£329** from John Lewis, PC World and Jessops; **£312** from www1.novatech.co.uk). The S900 is pricey, but it's also lightning fast, churning out A4 photos in roughly 83 seconds. Although the Stylus Photo printers also score a ★ for excellent photographic print quality, the S900 has a definite edge on them. The differences are quite subtle – the subtlety of skin tones and the 3D quality of images, for example. But this is the photographer's printer and a deserving choice for best on test. An equally impressive A3 version, the **S9000**, is available for **£449** from Jessops and PC World.

Epson Stylus Photo 1290	Hewlett Packard Deskjet 845C	Hewlett Packard Deskjet 940C	Hewlett Packard Deskjet 960C	Hewlett Packard Deskjet 995C	Hewlett Packard Photosmart 1115	Hewlett Packard Photosmart 1315	Lexmark Z45	Lexmark Z55	Sharp AJ-1100
330	80	99	149	329	180	299	80	100	*80*
40x60x85	18x45x45	19x43x48	19x43x45	20x43x45	19x46x46	19x43x43	34x43x53	34x44x49	35x44x53
Parallel/USB	USB	Parallel/USB	Parallel/USB	USB/IrDA/ Bluetooth	Parallel/USB	Parallel/USB IrDA	USB	Parallel/USB	Parallel/USB
	Windows 95 Windows NT			Windows 95, Windows NT	Windows 95, Windows NT	Windows 95, Windows NT	Windows 95, Windows NT		Apple OSX
					✓	✓			
✓									
○/◒	○/○	○/○	☆/○	○/○	○/○	○/○	○/☆	○/☆	○/○
☆/☆	○/◒	☆/◒	○/○	◒/○	○/◒	○/◒	◒/◒	◒/☆	◒/◒
☆/○	○/◒	○/○	○/○	○/○	☆/○	☆/○	○/●	○/●	◒/◒
★/○	○/○	○/○	☆/○	○/○	○/○	○/○	○[1]/◒	◒/◒	◒/○
4	4	4	3	3	3	3	6	7	5
21	27	19	22	21	22	23	22	36	38
☆	☆	☆	☆	☆	☆	☆	☆	☆	☆
					○	★			
○	○	☆	★	★	★	★	☆	☆	★
★	☆	☆	☆	☆	☆	☆	☆	☆	☆
★	○	○	☆	☆	○	○	◒	◒	○
☆	○	☆	☆	○	○	○	○	○	◒
63	52	56	61	57	62	61	49	51	51
							1 Optional photo inks used		

NOTES
Printers highlighted in **red** appear in the Best Buy Guide, opposite.

Specification
1 Typical high street prices if you shop around. Prices for printers that aren't widely available are in *italics*.
2 These are the types of socket you can use to connect the printer to your computer. Check which your computer has before buying. USB is preferable to parallel because you can connect and disconnect the printer without turning the computer off. Remember to pick up a cable when you buy as they're rarely supplied. IrDa and Bluetooth are ways to connect to the printer wirelessly if you have a suitably equipped computer or PDA.
3 These are the common operating systems that won't work with the printer. We've found problems printing with Apple OSX (see 'Driver time', p31). The Hewlett Packard Deskjet 940C and 960C will work with DOS, and the Deskjet 940C will work with Windows 3 with limited functionality. Both also have limited functionality with Windows 2000 and Apple.

Performance
4 These ratings are for quickly printing letters and spreadsheets on copier paper. They indicate how good the printer is at quick and cheap printing, rather than using slower settings with special paper.
5 These ratings are for printing text, graphics and photographs with the highest quality settings on cheap inkjet paper, which sells for about 2p a sheet.
6 These ratings are for printing a photograph using the highest quality settings and high quality photographic paper, which costs between 20p and £2 a sheet.

Print costs
7 These costs are calculated using manufacturers' prices for their own inks, where possible. They do not include paper. The costs will vary depending on the images that you print.

Using the printer
8 These ratings include how easy the instructions are to understand, how easy the printer is to set up, how well the printer handles paper feeding, and how easy it is to clean and replace parts. They also include how easy it is to use the driver software for special tasks like printing double-sided or printing booklets.
9 See 'Printing without a computer', p31.
10 These ratings cover the flexibility and general capabilities of the printer, such as the area of paper the printer cannot print to, and the number of different media it can print on. We've also downrated printers with irremovable printheads and printers with one cartridge for all colour inks.
11 These ratings indicate how noisy the printer is when in operation. They vary considerably from the very quiet (★) to the quite intrusive (◒).
12 An inefficient printer will use about seven times more energy than an efficient one. We also rated how easily the printer can be dismantled and disposed of in a less environmentally damaging way.

TOTAL TEST SCORE
The total test score is based on:
Printing 55%
Ease of use 20%
Versatility 15%
Construction quality 5%
Noise and environment rating 5%

KEY
★ ☆ ○ ◒ ●
best worst
✓ has this feature

PRICES IN *WHICH?*

The price we give for Best Buys and in tables is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details of prices we found, see our website **www.which.net/which**.

Internet prices, drawn from firms belonging to the Which? WebTrader scheme, include delivery charges. *Which?* and Which? Online subscribers get a further discount if they buy from our shopping partners, Value Direct and Unbeatable. These special prices will be shown by the website addresses **wol.value-direct.co.uk** and **www.unbeatable.co.uk/which**.

RECYCLING

not just a load of rubbish

The UK has some of the worst recycling rates in the Western world. So what are we doing wrong – and how can we improve?

The UK is in danger of reaching waste crisis point. We produce more than 30 million tonnes of household waste each year, and disposing of it is a huge problem. In theory, three quarters of household waste could be recycled or composted – but almost 80 per cent is sent to landfill.

UK recycling figures are pitiful – England recycles 11 per cent of its household rubbish (and figures for Scotland, Wales and Northern Ireland are even worse). Yet Switzerland, Austria and Germany recycle around half their waste, and parts of the US and Canada top 70 per cent.

Central government, local councils and individuals need to work together to reduce the amount of rubbish we produce and improve our recycling rates. As the league tables opposite show, many areas of the country have a long way to go.

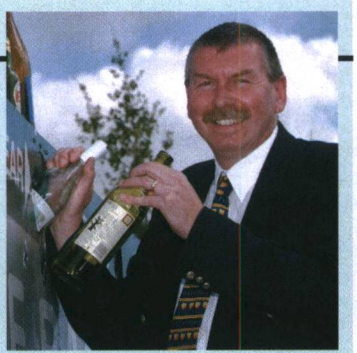
The two alternatives to recycling are both harmful to the environment. Incineration creates polluting emissions and toxic ash, which then has to be buried in landfills. But landfill space is fast running out, and there are concerns about the effects of these sites on human health and the environment.

Landfilled rubbish produces methane, a greenhouse gas, which can build up and cause explosions. Chemicals and bacteria can also leak into the soil and the water table.

The government has started to tackle these problems in recent years. Landfill Tax was introduced in 1996, levied on the amount of rubbish sent to landfills.More recently, the European Union Landfill Directive set targets for the rubbish sent to landfill. Countries that fail to meet these targets face hefty fines – amounting to as much as £500,000 a day in the UK.

The Waste Strategy, published in 2000, set out plans to reduce and recycle waste in England and Wales. (Scotland and Northern Ireland have their own similar strategies.) The strategy set targets of 25 per cent of household waste to be recycled or composted by 2005, rising to 30 per cent by 2010 and 33 per cent by 2015.

THE COUNCIL'S ROLE



Martyn Cole is a recycling officer at Eastleigh Borough Council, which has one of the highest recycling rates in the country.

Households in Eastleigh are given two wheelie bins – a green one for dry recyclables (such as paper, plastic bottles, food and drinks cans) and a grey one for other waste. Bins are collected and emptied on alternate weeks – grey one week and green the next.

There are also recycling banks throughout the area, where glass and textiles can also be taken.

Part of Martyn's job is to raise awareness among residents. 'It's important to let people know what's happening in their area and what they can do to help,' he says.

THE INDIVIDUAL'S ROLE

Sarah Kissack lives in Stoke Newington, north London, with partner Steve and four-year-old daughter Ailish. Her local council, Hackney, recycles just 2 per cent of household waste.

Hackney is piloting doorstep paper collection in some areas, including Sarah's. But Sarah has no other doorstep recycling collections – she has to rely on recycling banks to recycle the family's glass and cans. Sarah doesn't have a car so she uses a rucksack to carry this to the local bank. But she says this is often vandalised or overflowing.

Hackney Council says that it would like to recycle more but that it lacks money and space – all materials for recycling have to be taken outside the borough.

PHOTOGRAPHY JOE SHEEHAN, BRUCE WILLIAMS, GETTONE-STONE

COUNCILS COMPARED

There are more than 400 local authorities in England and Wales, including borough councils, county councils, district councils and unitary authorities. To see which ones are doing best in the household recycling stakes, we've divided them into three groups: those councils that only collect waste, those that only dispose of it, and those that do both.

The league tables on this page show the percentage of household waste recycled or composted by the best- and worst-performing authorities in each group. We haven't included figures for Scotland or Northern Ireland, because they collect recycling information in a different way, and the figures can't be compared with those for England and Wales.

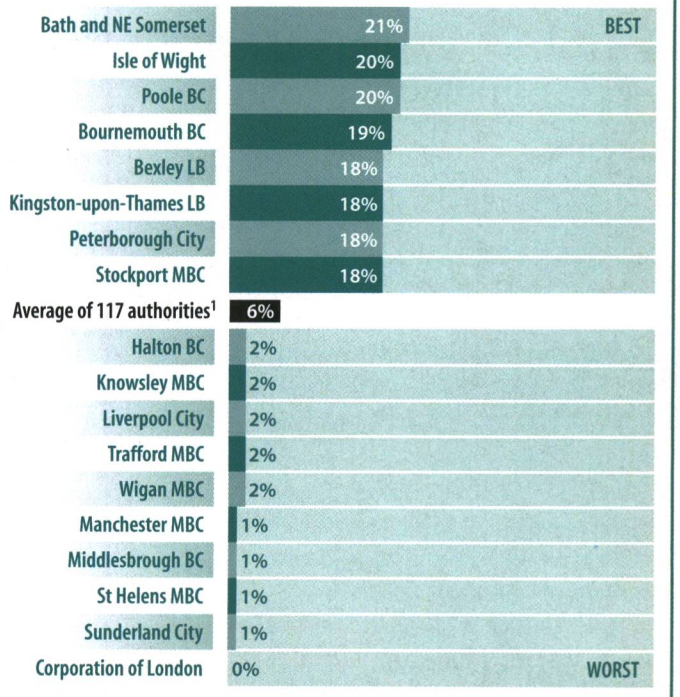
If your local council isn't in any of the league tables, and you'd like to see how well it has been doing, there is a full list of council recycling rates for England and Wales online at www.which.net/which.

As the league tables show, recycling rates vary enormously, though some councils argue that they face particular financial or social problems, which affect how much recycling they can do. Unitary Authorities are more or less solely responsible for improving their own figures, but in other parts of the country, the disposal authorities and the collection authorities need to work together to improve recycling rates.

KEY

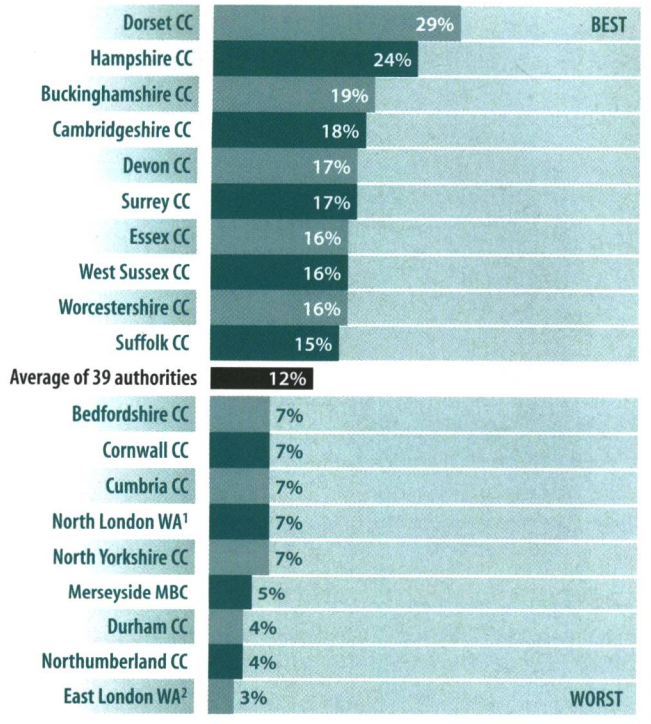
LB	London borough	BC	Borough council
DC	District council	CC	County council
MBC	Metropolitan borough council	WA	Waste authority

UNITARY AUTHORITIES (COLLECTION AND DISPOSAL)



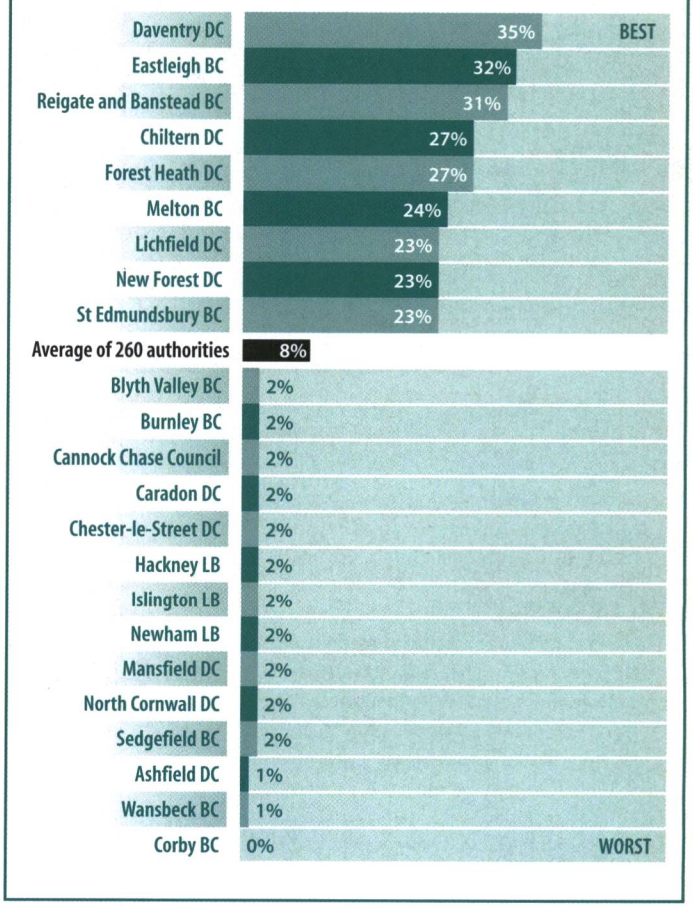
1 Including 95 authorities in England and 22 councils in Wales

WASTE DISPOSAL AUTHORITIES



1 Disposes of waste for the London boroughs of Barnet, Camden, Enfield, Hackney, Islington and Waltham Forest 2 Disposes of waste for the London boroughs of Barking and Dagenham, Havering, Newham and Redbridge

WASTE COLLECTION AUTHORITIES



RUBBISH REBORN

It's not just councils that must lift their game. It's important for individuals to take responsibility for the rubbish they produce. With each household in the UK producing a tonne of waste each year, choosing to reduce, reuse and recycle yours can make a real difference. Here's what happens to five common items of household rubbish if they're recycled... or thrown in the bin.

GLASS BOTTLE

In the bin
Every day, 14 million bottles and jars are buried in landfills. Here, a glass bottle will take more than a million years to degrade.

Recycled
Glass can be recycled indefinitely. Recycling glass uses less energy than making new glass, reduces pollution and saves valuable materials having to be quarried. Products that can be made from recycled glass include road surfacing, water filters, paving tiles, kitchen surfaces and, of course, more glass.

ALUMINIUM DRINK CAN

In the bin
Landfilled aluminium cans take around 50 years to degrade – and three billion of them were sent to landfill in 2000.

Recycled
Aluminium can be recycled indefinitely. Recycling aluminium uses 95 per cent less energy than making new aluminium, and reduces emissions by 99 per cent.

Aluminium has the highest value of any recyclable packaging material, so it's popular with fundraisers who can swap large quantities of cans for cash.

PLASTIC BOTTLE

In the bin
A plastic bottle will take around 450 years to degrade in a landfill. Plastics are made from oil – a valuable non-renewable resource.

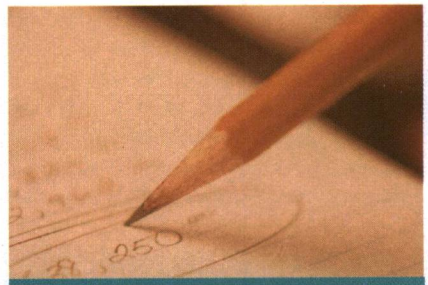
Recycled
The six most common types of plastic can all be easily recycled. Recycled plastic can be used for many things – compost bins, recycling containers, furniture, pens, bags – even fleeces.

STEEL FOOD CAN

In the bin
More than 400,000 tonnes of steel cans are landfilled in the UK each year. They take at least 50 years to degrade.

Recycled
Steel is the world's most recycled metal – steel cans are one of the easiest things to separate out for recycling, because they are magnetic. Recycling steel saves natural resources such as iron ore, coal and water. It also reduces emissions and energy used in the extraction, transportation and transformation of these materials.

Products that can be made from recycled steel include scissors, furniture, cutlery, jewellery, paperclips and other cans.



PAPER

In the bin
If landfilled, a single bus ticket takes a year to degrade. The paper used for UK newspapers in just one year would wrap around the earth 270 times.

Recycled
Paper can be recycled up to seven times. Every tonne of paper recycled saves 17 trees and 7,000 gallons of water. And it uses less electricity and creates fewer emissions than making new paper.

Products that can be made from recycled paper include pens, stationery, folding seats, towels, animal bedding, bags, calendars, photo frames and coffins.

A LESS WASTEFUL FUTURE

For the UK to make real progress in recycling, we all need to make a commitment to change, and accept that reducing and recycling waste is a necessity.

Some countries, such as the US and Germany, have taken radical steps to reduce household waste. People there are charged according to the amount of waste they produce, which has reduced waste and increased recycling rates dramatically. There would need to be a change in the law for this to happen in the UK.

Friends of the Earth is campaigning for doorstep recycling to be made compulsory for all councils by 2010. *Which?* supports this campaign and we would like to see all consumers given access to doorstep recycling facilities.

If your council doesn't offer doorstep recycling, you can write to your MP and your council to tell them that you think it should – public demand can make a difference.

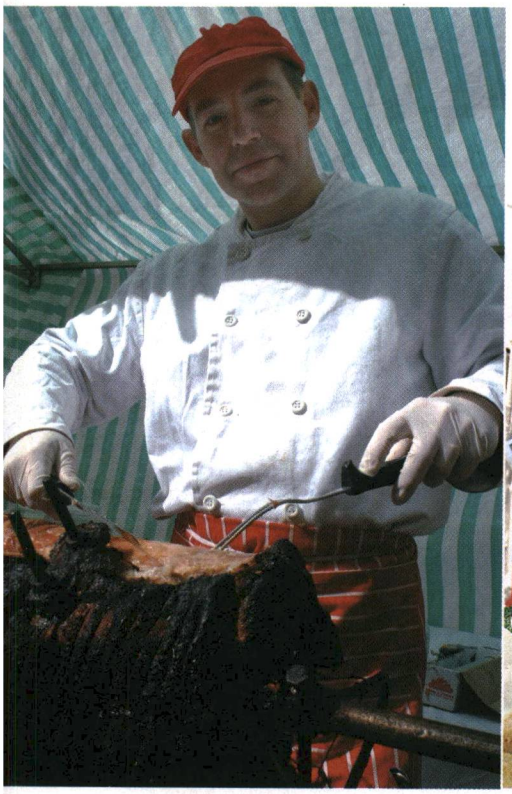
In March the Department of Environment, Food and Rural Affairs (DEFRA) announced a £177 million fund to help councils in England and Wales improve their recycling facilities.

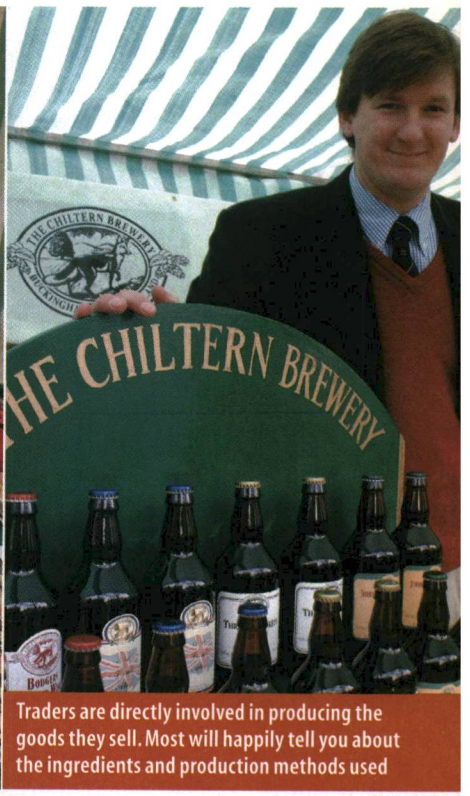
Last month, the National Waste Awareness Initiative launched 'Rethink rubbish', the first national campaign to encourage people to reduce, re-use and recycle their household waste.

These are all steps in the right direction, but there's still a long way to go.

FACT SHEET

If you'd like to know more about what you can do to recycle more, and where to find out more about playing your part in reducing waste, we have a free factsheet, with tips and advice on recycling. It's online at **www.which.net/which**. Alternatively, call **0845 307 4000** and ask for a copy (quoting code RECTIP).





Traders are directly involved in producing the goods they sell. Most will happily tell you about the ingredients and production methods used

Farmers' markets

Trade in your trolley and the supermarket aisles for a slice of the countryside

Farmers' markets are springing up in towns and cities everywhere – there are now about 380 of them around the country. If you visit one, you'll be tempted with a range of fresh, locally-grown and home-made goods sold by the very people who produced them. And, by cutting out the middle men, you can save money on some items.

We've visited a variety of farmers' markets to give you a taste of what they're about, and compared prices of various products with those at local supermarkets. We've also looked at rules and checks in place for ensuring that the goods are produced in the ways claimed, and that the market traders genuinely are local farmers.

MORE THAN CABBAGES AND CARROTS

Different farmers' markets vary tremendously in size and in what produce they sell. Of the ones we visited, York Farmers' Market was the biggest with around 40 stalls, compared with just eight at the smallest market in Exeter. Stalls in some markets sell organic food, but none of the markets we visited was exclusively organic.

There's usually a selection of meat and seasonal veg on sale, as well as other basics such as fruit juices, bread, jam and eggs. You're also likely to find some home-baked foods, such as pies and cakes, and other foods that are more unusual or have been produced using traditional methods. For example, we found dry-cured bacon and gammon made the 'old-fashioned way', traditionally oak-smoked mackerel, locally produced honey and cheeses, and rabbit pies. One stall sold ten varieties of apples and pears. Other interesting foods we came across included buffalo burgers, ostrich steaks, cherry wine, pear cider, chilli cheese, apricot sausages, English organic red wine and home-made orange and cointreau steamed puddings.

THE TRADERS

A big bonus of shopping at a farmers' market is that you can generally talk to the people who produce the food, and often taste samples of it before you buy. Most of the stallholders we spoke to were keen to tell us about their food. For example, we found out that buffaloes are farmed in Yorkshire and were told what their meat tastes like. We also learned from a trader what makes rare-breed pigs special.

Granted, you won't always get a list of ingredients supplied with the food you buy. But you can get a fair idea of what's in these foods, and perhaps more importantly, what's not in them, by talking to the stallholders. One told us exactly what ingredients went into her sausages. Another, selling preserves, cakes, bread and pies, told us: 'We make everything ourselves so we know exactly what goes into them. Even the eggs used are from our own chickens.'

You can also learn about different varieties of produce and find out how meat is reared. For example, a fruit and vegetable trader told us that her farm produces more than 100 varieties of apple and pear. She started selling at farmers' markets to keep the varieties going, as she couldn't sell ▷

them elsewhere. A farmer selling beef, pork and lamb explained to us how he rears the animals, where and when they're slaughtered, and how they're processed and packaged.

Generally the traders we spoke to found dealing directly with customers a real benefit. As one explained: 'It's good for customers as they get to find out what's in the food, and it's good for us as there are no middle men.' Several told us they'd changed what they produced as a result of selling at farmers' markets. One stallholder started making lardy cake as customers kept requesting it, and another starting selling purple sprouting broccoli.

TRADE RULES

Farmers' markets were set up to allow local producers to sell their goods directly to consumers, without involving any middle men. All markets follow the same basic principles. These are that food sold must be produced within a locally defined area (usually within a 30-mile radius of the market site), traders must be directly involved in producing the food they sell, and no bought-in food can be sold through farmers' markets.

No one organisation is responsible for managing all farmers' markets. Your local one may be run by the council, a private company, or by a group of producers, for example. Individual markets or market groups may have slightly different rules. This is usually to accommodate the needs of local producers. For example, York Farmers' Market allows producers from just over a 40-mile radius, partly so that fishermen from Whitby are eligible to have fish stalls at the market. English Farmers' Markets, which runs six markets in London, sets a cut-off of within a 100-mile radius of the M25. Some markets have stricter criteria than the basic ones. For example, London Farmers' Markets, which runs 10 markets, doesn't allow any produce to be sold where the main ingredients are imported, such as marinated olives or orange marmalade.

ONE STALLHOLDER STARTED MAKING LARDY CAKES AS CUSTOMERS KEPT REQUESTING IT

Around 60 per cent of the markets are members of the National Association of Farmers' Markets (NAFM), a not-for-profit organisation set up to promote and support farmers' markets.

WEEDING OUT ROGUE TRADERS

A big concern about farmers' markets is how to ensure that only genuine producers sell their own goods, and that they produce them in the way they claim. After all, how do you know that the strawberries or leeks, for example, were really produced locally, or that a free-range chicken wasn't actually reared intensively?

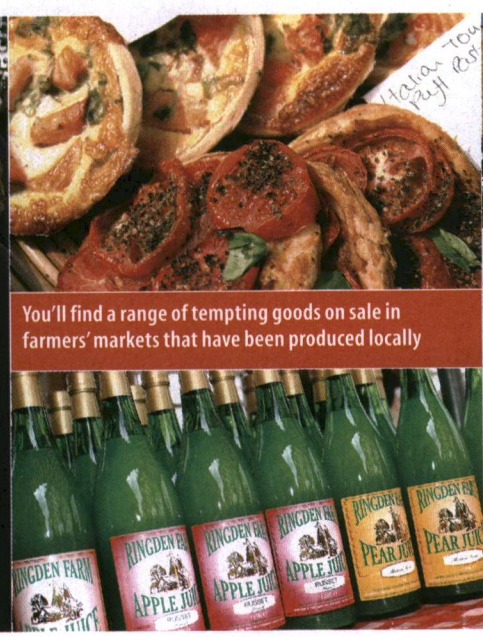
Trading standards officers carry out checks in the same way that they do with any food seller. However, moves are under way by the NAFM to help ensure the integrity of farmers' markets. It recently launched a certification scheme to its members which aims to provide evidence that certified markets support farmers' market principles. To qualify, markets fill in a self-assessment form annually and have random checks by a certified inspector to make sure they meet the standards.

Other local schemes are being developed to ensure the authenticity of traders. For example, in Warwickshire, only stallholders that have been accredited and checked out by the Warwickshire Farmers' Market Group are allowed to sell. London Farmers' Markets also inspects all the producers at its markets. And in Surrey, the Surrey-wide Farmers' Market Steering Group is in the process of setting up a passport scheme for traders to show they've been checked out and to increase public confidence and the credibility of its markets. These schemes are a step forward, but without a universal system, there will still be markets where no such checks are in place.

HOW HYGIENIC?

During our visits to farmers' markets we kept an eye out for any dodgy hygiene practices. We saw little evidence of major problems. The worst we witnessed was a woman on one stall who was smoking while putting cabbages out on display, and another stallholder, wearing particularly dirty-looking overalls, selling sausages.

Farmers' markets are inspected by environmental health officers and trading standards officers. But, as with other food premises, the frequency and extent of these inspections may vary. Traders at



You'll find a range of tempting goods on sale in farmers' markets that have been produced locally

farmers' markets must comply with the same food safety and hygiene laws as traders in other food outlets. For example, stalls and equipment must be clean, raw and cooked foods must be kept separate to avoid cross-contamination, and general good hygiene practices should be followed. High-risk foods, including most dairy products and smoked or cured meat and fish, cooked meat and vegetable products, and ready-to-eat foods such as sandwiches (including any free samples available to taste) can be displayed unrefrigerated for up to four hours. After this they must be cooled and stored below 8°C, or thrown away. Other raw foods, including meat and fish, don't have to be chilled, because they're cooked before they're eaten. However, it's good practice to keep raw meat and fish chilled to reduce the growth of food spoilage organisms and bacteria, and to preserve its quality.

Stallholders at farmers' markets don't have to attend special courses in food hygiene, but then neither do most other food handlers. It's up to the proprietor of the food business to assess the food hygiene training and supervision they need. However, some farmers' markets do insist on seeing evidence that their stallholders have basic food hygiene training.

If you are worried about any aspects of food safety or hygiene at a particular stall or farmers' market, contact your local environmental health department (by ringing the council).

Some products on sale in farmers' markets are cheaper than similar products sold in nearby supermarkets. Home-made goods, though, tend to be more expensive

HOW MUCH DOES IT COST?

We compared prices of some products sold at the farmers' markets we visited with similar products sold at supermarkets nearby, to give you a rough guide of what you can expect to pay. We looked at prices only of items that were easily comparable, so some of the more unusual products were not included in our price check. Comparing like with like can be tricky because of different varieties and pack sizes. It is also difficult to know what sort of quality to compare with, as supermarkets often have a choice of budget, standard and premium quality ranges.

Eggs Both organic and free-range eggs were usually cheaper at farmers' markets. The biggest price difference was at one stall where six organic eggs were around half the price of those on sale at the Safeway store up the road.

Fruit and veg Fruit and veg sold at markets is generally cheaper than in supermarkets, and farmers' markets are no exception. All the fruit and vegetable prices we checked were cheaper at farmers' markets, except in a couple of cases where supermarket carrots were cheaper. Price differences varied enormously from a few pence per kilo, to as much as four times more at the supermarket. However, when we visited the markets, they sold only a limited choice of fruit (apples and pears) and vegetables because they are restricted to locally-produced, seasonal crops. One market we visited didn't have any fruit or vegetable stalls.

Sausages We compared farmers' market sausages against premium supermarket sausages. In three cases, prices were slightly cheaper at farmers' markets, and in another three, they were more expensive. At two stalls, prices were virtually identical to supermarket prices.

Fruit juice, jam, bread, puddings, pies and cakes On average, the items we checked were around 30 per cent pricier at farmers' markets than they were at supermarkets. This may be because these products tend to be home-made, or produced on a small scale. Also, traditional, more labour-intensive production methods are often used. You are generally paying extra for quality and freshness. For example, traders told us about fruit and veg that was picked when it was ready to eat, and products containing eggs that were laid only the previous day.

EXAMPLES OF PRICES WE FOUND AT FARMERS' MARKETS

Carrot cake	£3.00
Raspberry and apple pie	£3.50
Small loaf of organic farmhouse white bread	90p
Organic ciabatta loaf	£1.00
Apple juice	£2.40/litre
Free-range chicken	£1.50/454g
Raspberry jam	£2.30/454g
Organic natural yoghurt	£1.20/500g
Extra mature Warwickshire cheese	£3.85/454g
Pork ginger and leek sausages	£2.45/454g
Naturally smoked haddock	£9.50/kg

WHAT WE DID

Two researchers visited eight farmers' markets during March and April and interviewed some of the stallholders. The markets visited were in Banbury, Barnes (south west London), Birmingham, Darlington, Exeter, Haywards Heath, Swiss Cottage (north London) and York. To compare the prices of particular products sold in the markets, we visited nearby supermarkets on the same day. These included branches of Sainsbury's, Safeway, Somerfield, Marks and Spencer and Tesco.

FURTHER INFORMATION

www.farmersmarkets.net The National Association of Farmers' Markets website gives information on where and when markets are held

www.scottishfarmersmarkets.co.uk For information on markets in Scotland

PHOTOGRAPHY JOHN TRENHOLM, HADDON DAVIES PHOTOGRAPHY

We've written off more cars to find out which would be safer in a real crash

DUMMY RUN

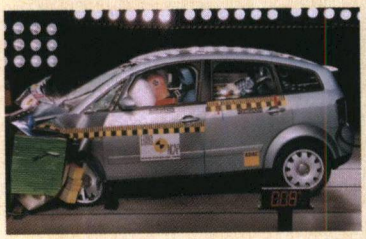
As members of the European New Car Assessment Programme (Euro NCAP), we regularly crash cars to see how they fare in front and side-on crashes. Our latest roundup includes results for 17 cars of various sizes, including some first assessments of off-roaders and two-seater roadsters.

Euro NCAP is now awarding points for intelligent seat belt systems that remind occupants, in a non-irritating way, to buckle up (test results assume occupants are belted in). The previously tested Mercedes C-class has been updated to include such a system, and this means it joins the Renault Laguna as a five-star car.

The way Euro NCAP assesses pedestrian protection has also changed, to bring testing into line with state of the art methods and designs, and encourage manufacturers to take the issue more seriously. You can't compare pedestrian ratings for these cars with ones we've published before, as testing has become more stringent, with a maximum of four stars available. The Honda CRV, which has three stars due to its 'pedestrian-friendly' bumper, bonnet and wing design, shows the way to other manufacturers – the rest tested here were woeful.

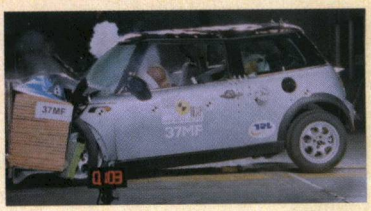
It's important not to compare the occupant safety star ratings of cars in different groups, due to the differences in size and design. For example, a four-star two-seater roadster can't be directly compared with a four-star off-roader.

(S) AUDI A2 ★★★★



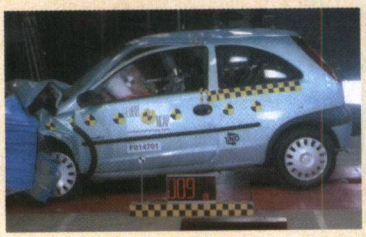
Front 10 side 16
Front impact The A2's body performed well, with only minor deformation of the passenger cell. Loads on the driver's chest were high, while acceptable for the passenger.
Side impact No points lost – the side airbag was effective, and the optional side air curtain passed the pole test (but isn't included in the official score).
Child protection Good in side impact, but in the frontal test loads on the dummies were high.
Pedestrian protection ★ The large windscreen in the adult head impact zone gave some benefit, but overall a very poor performance.

(S) MINI ★★★★



Front 10 side 14
Front impact The Mini performed well, with only modest deformation of the passenger cell. The front airbag stopped the driver's chest, but not head, from hitting the steering wheel. Several points behind the fascia could cause disabling knee injuries.
Side impact Side airbags are standard, but loads to the chest were still fairly high. The optional side impact head airbag worked well.
Child protection The protection from the child restraints was not uniformly good.
Pedestrian protection ★ A poor performance, but the front bonnet edge wasn't as bad as the rest of the impact area.

(S) VAUXHALL CORSA ★★★★



Front 11 side 14
Front impact The structure performed well, with only modest deformation of the passenger cell. Loads on the passenger's chest were lower than for the driver but both were acceptable in this size of car.
Side impact The head and chest were well protected, but the abdomen and pelvis results could benefit from a standard side airbag.
Child protection The children's heads were protected, except for the three-year-old's in the side impact.
Pedestrian protection ★ A poor performance. The large windscreen in the adult head impact zone gave some benefit.

(S) VW POLO ★★★★

Front 12 side 16
Front impact The Polo performed well with only modest deformation of the passenger cell. Loads on the passenger's chest were lower than for the driver but both were acceptable in this size of car.
Side impact Protection was good and no points were lost. The optional head-protecting side air curtain also worked well but is not included in the official score.
Child protection The dummies' heads were protected in the frontal test but not in the side impact.
Pedestrian protection ★ A poor performance. The large windscreen in the adult head impact zone gave some benefit.

The different car groups are colour coded as follows

- (S) Superminis
- (F) Family cars
- (O) Off-roaders
- (E) Executive
- (2) Two-seater roadsters

KEY

Points[1]	Stars
1–8	★
9–16	★★
17–24	★★★
25–32	★★★★
33+	★★★★★

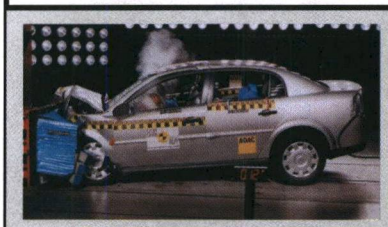
1 Combined for front and side impact

FURTHER INFORMATION
www.euroncap.com

(F) JAGUAR X-TYPE ★★★★

Front 10 side 16
Front impact Protection for driver and passenger was good except for the bottoming out of the driver's airbag late in the test. Driver's and passenger's knees were at risk from hard points behind the fascia.
Side impact Relatively high loads on the driver's chest, despite the side airbag. The head protecting airbag curtain worked well and would also protect a rear passenger on the struck side.
Child protection The ISOfix seat with a top tether for the three-year-old worked well both in front and side impacts.
Pedestrian protection ★ This was a dire performance.

(F) VAUXHALL VECTRA ★★★★



Front 12 side 18
Front impact The new Vectra has a strong body shell that provides a safe passenger compartment. All doors could be opened normally after the test. Both driver's and passenger's knees were at risk from hard points behind the fascia. Chest loads on the driver were relatively high.
Side impact No points were lost. The head-protecting side airbag curtain passed the pole test and worked well.
Child protection The ISOfix restraints performed well for the younger child, but protection offered for the older child was quite poor.
Pedestrian protection ★ A poor performance for a new car.

(0) JEEP CHEROKEE ★★★

Front 9 side 15
Front impact The Cherokee has a sound vehicle structure that protects occupants. However, the restraint system caused fairly high loads on the driver, and the knee impact area provides a high risk of injury.
Side impact Performed well without needing side airbags – which is to be expected for a tall vehicle.
Child protection The same vehicle-specific top-tether ISOfix child restraints unusually contained both children's heads in the side impact. But front impact protection was not so good.
Pedestrian protection ★ A dire result. Jeep says it hasn't yet attempted to include pedestrian protection in the design.

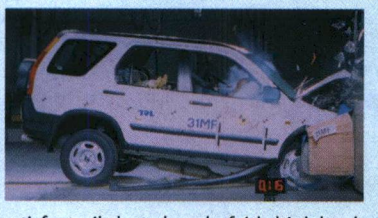
(0) RANGE ROVER ★★★★

Front 12 side 18
Front impact The new Range Rover has an immensely strong body shell that, for the occupants, provides safe and well-balanced protection. But the restraint system caused fairly high loads on the driver's chest, and both the driver's and passenger's knees were at risk from hard points on and behind the fascia.
Side impact Results were the best ever in this test. The door-mounted airbag and head-protecting airbag tube worked well.
Child protection The recommended restraints on this model worked very well in both the front and side impacts.
Pedestrian protection ★ A dire performance. Land Rover must take pedestrian protection more seriously.

(0) VAUXHALL FRONTERA ★★★

Front 5 side 16
Front impact The Frontera is now an old model that hasn't been able to cope with this test. The body shell was unstable and and the vertical movement of the steering wheel was an additional hazard to the driver. There was a high probability of injury to the driver's chest, feet and lower right leg.
Side impact The height of the Frontera means that, even without side impact airbags, it scores well.
Child restraints The loading on the dummies was high, so the quality of the child protection is questionable.
Pedestrian protection ★ A dire performance. We hope Vauxhall will address this for the vehicle's replacement.

(0) HONDA CR-V ★★★★



Front 11 side 15
Front impact The CR-V provides a stable safety compartment for occupants. Airbags worked satisfactorily but placed a fairly high load on the driver's chest. The restraint system allowed the driver's head to hit the steering wheel. Several points behind the fascia could cause knee injuries.
Side impact A good performance was marred by the rear door latch partially opening when struck.
Child protection The top-tether ISOfix restraint system protected the children's heads well.
Pedestrian protection ★★★ The CR-V has a number of effective pedestrian injury counter-measures.

OTHER CARS TESTED

(F) FORD MONDEO ★★★★★
Front 10 side 18
Improved restraints mean driver's head doesn't hit the steering wheel.

(F) MERCEDES C-CLASS ★★★★★★
Front 16 side 17
The recently added intelligent seat belt reminder system means the C-Class is upgraded to five stars.

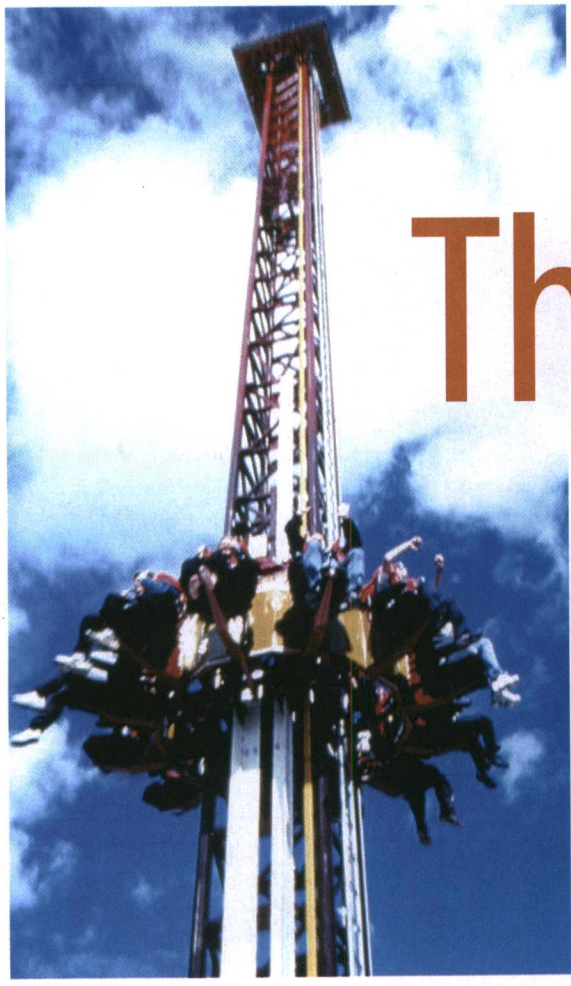
(F) PROTON IMPIAN ★★★
Front 5 side 13
Body shell unstable, particularly in front impact. Substantial risk of injury. **Pedestrian protection** ★

(E) PEUGEOT 607 ★★★★
Front 10 side 16
Slightly unstable in the frontal impact. Side impact good. **Pedestrian protection** ★

(2) HONDA S2000 ★★★★
Front 12 side 15
A very strong car, performed well in both tests. **Pedestrian protection** ★

(2) MAZDA MX-5 ★★★★
Front 11 side 14
A good performance, although the passenger cell was unstable in the frontal impact. **Pedestrian protection** ★

(2) MERCEDES SLK ★★★★
Front 11 side 15
A strong car, suffered little damage. Low risk of knee injury to driver. **Pedestrian protection** ★



A day out at a theme park can cost a family £100 or more. We look at parks that offer most fun and best value

Thrills and

Simone Collins checks out the ups and downs of theme parks

There are plenty of theme parks up and down the country but which ones are worth a visit? We sent inspectors and families to each of the nine most visited parks in the UK, plus Disneyland Park near Paris and the new Walt Disney Studios next door, to tell us what they thought. On the thrill-side, all our families had a great day out no matter which park they went to. On the spill-side, the queues for rides were sometimes horrendous and the day's cost huge.

We used our inspectors' findings to rate the overall quality of the attraction, its family appeal (whether there was something for everyone), its facilities and value for money – with a five-star rating being the best. The 'rides and attractions' sections of our park summaries are largely based on what our families thought. The 'what else' sections summarise our inspectors' comments about everything else.

ON AND ON, AND ON

Some of the queues for the big rides were terrible when we visited in or around the school Easter holidays. Those at Alton Towers and Chessington World of Adventures were the worst. At Alton Towers our family had to wait more than an hour to go on Nemesis, and about two-and-a-half hours to go on Air. At Chessington World of Adventures our family waited an hour in turn to go on both Samurai and Tomb Blaster.

Alton Towers, Chessington World of Adventures, Disneyland Park, Walt Disney Studios and Thorpe Park have virtual queuing systems for their main rides. You can request a slot for later in the day. However, make sure you do this at the start of the day – or online beforehand for Air at Alton Towers – as the tickets soon run out on busy days. Choose wisely, as each person can hold only one ticket for one ride at a time, and you may not be able to get hold of another later in the day.

MONEY, MONEY, MONEY

Taking your family to a theme park can cost a small fortune, especially during peak visiting periods like the school summer holidays – see our cost table on p44 for more details. Be warned, children are generally charged as an adult from the age of 12 or 13. The Hoad family had to pay £94 admission for Alton Towers as Calum, 12, and James, 14, were charged as adults. If your child is just under the limit or looks older than they are, take some proof of age. Most parks offer family discounts for two adults and two children, or one adult and three children. Discounts are also usually available for large groups, senior citizens and people with disabilities.

Considering how much people have paid to get into some parks, we think they should be given a discount or refund for the same day if key rides aren't working. Our inspector of Chessington World of Adventures, was given money off vouchers towards the cost of her next visit, but only when she complained that two of its main rides weren't working. This is better than nothing, but isn't good enough.

Lunch and travel aside, you may also have to pay to use the park's lockers (usually £1), and for any of the funfair-type games you play, and at some parks, for a few of the rides too – as detailed in each park's summary. Alton Towers and Disney Park and Studios also charge visitors to park.

Food and drink When it comes to food, it's often cheaper and more reliable to stick to well-known outlets where possible. For example, at Chessington World of Adventures our inspector paid £4.99 for what turned out to be an 'insipid and tiny portioned' curry from the Café Casbah and £1.69 for a Coke. Alternatively, she could have bought a McDonald's Happy Meal for £1.99 or a Big Mac meal for £3.19, which is the same as on the high street. Why not take your lunch with you – especially if you want to avoid fast food? Most of the parks had lockers to store things

PHOTOGRAPHY JOHN TRENHOLM

spills

in and either dedicated picnic areas or plenty of open space where you could eat outdoors – although adequate undercover picnic facilities were often lacking. Consider, at least, taking your own refreshments, as some parks charge way above the norm for things like drinks (up to £1.30 for a small bottle of Coke) and snacks (65p for a Chunky Kit Kat, for example).

FACILITIES

We were particularly interested in lockers, cashpoints, decent toilets (including ones for people with disabilities), baby-changing provisions and water fountains. These varied greatly from park to park. The facilities in Legoland were excellent and the ones in Walt Disney Studios weren't far behind. At Camelot they were less satisfactory, though, and those at Flamingo Land were not much better. Overall, we'd like to see more drinking fountains – it's vital to drink enough on a hot day, but expensive drinks may deter.

Disability provisions People with disabilities may not be allowed to go on all the main white-knuckle rides, depending on the type and severity of the disability, but can sometimes go straight to the head of the queue at the rest. All the parks except Camelot and Flamingo Land provide guides for people with disabilities and most hire out wheelchairs. It's worth trying to book one in advance, though, in case there is none left on the day. All the parks have toilets for wheelchair users.

ALTON TOWERS

Alton, Staffordshire Car: junction 15 or 16 off the M6, Junction 28 or 23a off the M1. Train: Stafford, Stone or Uttoxter

Overall quality ★★★★
Family appeal ★★★★
Facilities ★★★
Value for money ★★★

Great rides, but the park is one of the most expensive to visit, and the queues were horrendous.

RIDES AND ATTRACTIONS Air is this season's new roller coaster ride, where riders are hung horizontally beneath the track. The Hoad family didn't think it was worth the two-and-a-half-hour wait without a virtual queuing ticket. The Nemesis roller coaster is 'okay and fast,' said James, 14, but it was 'a long wait (one hour) for a short ride.' The 60-metre vertical drop of Oblivion gives the required 'total adrenalin rush' and if you don't mind a good soaking, Ripsaw is 'brilliant fun'.

There's plenty for young children too – Old MacDonald's Farmyard and Barney's Playground, for example. For non-riders there are the neo-Gothic 'Towers' and the cultivated gardens.

WHAT ELSE... There are the usual lockers, cashpoints, toilets and baby-changing facilities, fast food chains – KFC, Pizza Hut and McDonald's – and a couple of themed restaurants. Snacks and drinks were quite expensive, though, and you have to pay £2 to park.

Corkscrew roller coaster and Oblivion are two of the park's many scary rides

THE AMERICAN ADVENTURE

Ilkeston, Derbyshire Car: junction 26 off the M1. Train: Nottingham, then the bus to Ilkeston and a 5-minute walk

Overall quality ★★ **Family appeal** ★★
Facilities ★★★ **Value for money** ★★★

Much less to do than at the nearby Alton Towers and the American theme is rather unconvincing.

RIDES AND ATTRACTIONS There is a handful of decent thrill rides and the queues were minimal. The main attraction is Skycoaster – a big bungee jump for up to three people. It was booked up when the Cussons family tried to go on it, though, and they were too late to book. It costs an extra £15 if one person wants to go on it alone, or £5 each if three of you go on it together. However, this can make the day as expensive as the more popular theme parks. Missile sends riders through two loops forwards and then backwards – 'a lot of youngsters got off and ran straight round to queue again,' said Sandra. The Nightmare Niagra log flume provides the obligatory soaking but broke down twice during the family's visit.

There's a fair bit for younger children to do, but non-riders may find it a bit dull if the shows aren't on. These are at the weekend and, between 4 June and 21 September, also on weekdays.

Getting wet on the Rapids is 'good fun'

WHAT ELSE... There are no cashpoints, but cashback is available. The toilets were basic, but clean. There are hot dog and burger-type places, plus a few restaurants. Two of the children's meals our family bought from Lazy Lil's were 'cold and not very nice'.

The jousting knights are well worth seeing

CAMELOT THEME PARK

Chorley, Lancashire Car: junction 27or 28 off the M6 or junction 8 off the M61. Train: Wigan or Chorley station then bus

Overall quality ★
Family appeal ★
Facilities ★
Value for money ★

Its medieval style is unconvincing and its old-fashioned rides don't really thrill.

RIDES AND ATTRACTIONS Our inspector rated Camelot as more of an amusement park than a theme park. There isn't really enough to keep many teenage children entertained for long.

One of the park's scariest rides is Excalibur 2 – a sword-like pendulum that swings full circle both ways. Jack, eight, particularly liked the Dragon Flyer ride, while Eleanor, 11, liked the Pendragon's Plunge water ride the most. There's a farm and several entertaining shows including jousting and a magic show. You have to pay extra for the driving school (£1.50) and the go-karts (£3).

WHAT ELSE... The toilets and baby-changing facilities were in an extremely poor state. For lunch you can choose between a hot dog, burgers, fish and chips or a sandwich. The lunch our family bought from Wimpy wasn't particularly warm. A more stylish alternative for lunch is the hotel outside the park.

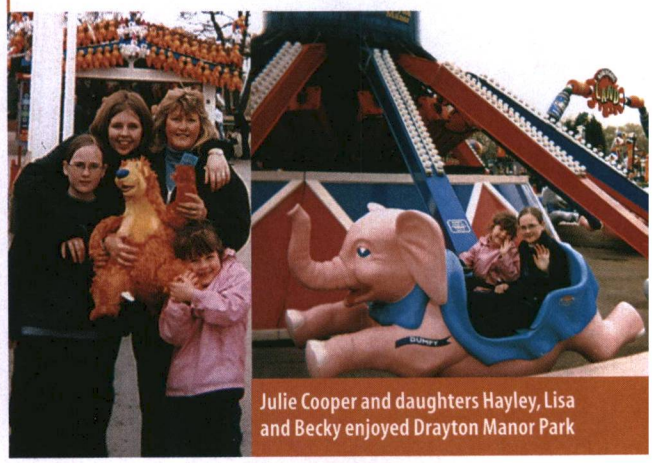
DRAYTON MANOR PARK

Tamworth, Staffordshire On the A4091. Car: junction 9 or 10 off the M42 or signposted from the A5 and the A38. Train: Tamworth station then taxi or bus

Overall quality ★★★ **Family appeal** ★★
Facilities ★★★ **Value for money** ★★★

A varied selection of rides with a few big ones – generally something for riders, but not for non-riders.

RIDES AND ATTRACTIONS Shockwave is billed as Europe's only stand-up roller coaster. The Cooper family thought it was



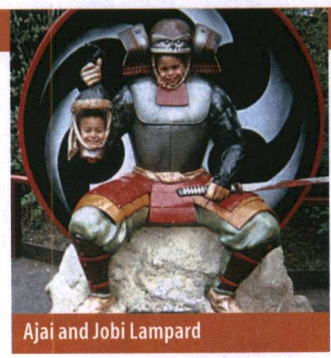
Julie Cooper and daughters Hayley, Lisa and Becky enjoyed Drayton Manor Park

CHESSINGTON WORLD OF ADVENTURES

Chessington, Surrey Car: junction 9 or 10 off the M25. Or take the A3 and then sign posted from the A243. Train: Chessington South then a 10-minute walk or bus

Overall quality ★★★
Family appeal ★★★
Facilities ★★★
Value for money ★★★

Key rides weren't working, which caused extra long queues elsewhere. Our quality, appeal and value ratings assume all the key rides are working.



Ajai and Jobi Lampard

RIDES AND ATTRACTIONS The Vampire ride wasn't working during our family visit, which meant 'all the good rides had an hour long waiting time, even though the park wasn't busy,' said Alan Lampard. He also commented that much of the foam ball gun firing equipment in the recently opened Dennis's Mad House was damaged. Two rides, the Vampire and Ramases Revenge, weren't working when our inspector visited.

The whole family enjoyed all the rides they went on, including Tomb Blaster (the new laser shooting ride), Ramases Revenge (where riders are whirled around before being plunged towards the ground for a soaking), Dragon Falls (a log flume) and Samurai (where riders are spun 360 degrees with their legs left dangling).

There is plenty for young children to do in Toy Town and Beanoland, though the zoo is just about all there is for non-riders.

WHAT ELSE... All the usual facilities, plus Pizza Hut, KFC and McDonald's. Drinks and snacks were among the most expensive we saw. Some of the toilets could have been in a better state.

ENTRANCE FEES (MINIMUM TO MAXIMUM) FOR 2002

	ALTON TOWERS	THE AMERICAN ADVENTURE	CAMELOT THEME PARK	CHESSINGTON WORLD OF ADVENTURES	DRAYTON MANOR PARK	FLAMBARDS VILLAGE	FLAMINGO LAND	LEGOLAND	THORPE PARK
ADULT	£18.50/£25 (12 years)	£8.99/£13.99 (13 years)	£13.50	£17/£21 (12 years)	£15/£17.50 (14 years)	£11.95 (15 years)	£13.50 (4 years)	£18.95/£22.95 (16 years)	£17-£23 (12 years)
CHILD	£15.50/£20 (4 to 11 years)	£8.99/£10.99 (1metre/12 years)	£13.50 (under 1metre free)	£14.50/£17 (4 to 11 years)	£11/£13.50 (90cm/13 years)	£8.95 (5 to 14 years)	£13.50 (under 4 years free)	£15.95/£19.95 (3 to 15 years)	£14.50-£18 (4 to 11 years)
FAMILY	£62/£74	£42.50	£45	£52/£63	£47/£51	£38	£50	Not available	£52-£65

NOTES **Prices** shown in this table are the minimums and maximums charged for adults, children or a family group. **Minimum/Maximum fee:** Most parks have an off-peak rate and peak rate. Camelot, Flambards and Flamingo Land charge a flat-rate fee. Alton Towers and Thorpe Park have an off-peak, peak and premium rate. Flambards (and sometimes Alton Towers) offers an afternoon-only discount. **Family** Usually either two adults and two children, or one adult and three children. **Non-riders** pay to get in Drayton Manor Park, but not to go on the rides – £6 for adults and £4.50 for children.

'thrilling but over very quickly'. They thought the 54-metre drop from Apocalypse was 'awesome and not for the faint hearted'. Stormforce 10 simulates the launch of a lifeboat and 'is good fun for all the family, we all got totally soaked,' said Clive. However, there probably still isn't quite enough for real adrenalin junkies.

There are rides like a baby roller coaster, vintage cars, and a junior pirate ship for young children, and a specific area set aside for tots. However, the zoo's 'very plain, and a bit of an apology for one really,' said our inspector, and the Coopers found the Dinosaur World 'disappointing'.

WHAT ELSE... Instead of lockers you can leave your belongings in a cloakroom, but this could work out quite expensive at £1.50 an item. There are the typical burger and pizza outlets. The toilets were generally in a terrible state with dirty basins, blockages, and peeling walls. There weren't many baby-changing facilities either.

FLAMBARDS VILLAGE

Helston, Cornwall Car: off the A394 outside Helston. Train: Redruth station then Truronian bus

Overall quality ★★★
Family appeal ★★
Facilities ★★★
Value for money ★★

Its exhibitions and displays make the park more educational than fun.

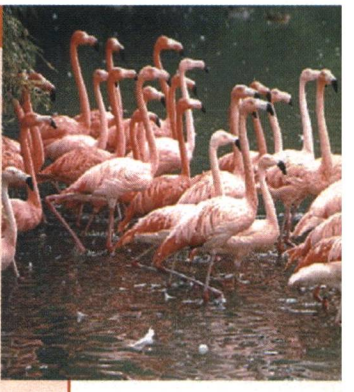
RIDES AND ATTRACTIONS Although not in the same league as Alton Towers, there are still some good rides. Nicola, 12, found Thunderbolt (a large wheel that goes upside down) 'really thrilling', but the Hornet roller coaster was voted the family's overall favourite. Extreme Force, this year's new ride, was closed for maintenance work, which disappointed the Hudson group. The Grand Prix racing costs an extra £2.95 each car.

There's far more to Flambards than just rides – a Britain in the Blitz display, a Victorian-style village, and a wedding dress exhibition, for example – which are 'interesting, but not very hands on' for children. There's also the Exploratorium science centre and a creepy-crawly animal show.

Helen Hudson with her daughters Nicola and Caragh with Daniel and Luke Hudson

WHAT ELSE... We found all the facilities we were looking for, although the toilets were a bit basic. The food was plentiful but a 'bit drab', and the price of everyday items like chocolate bars and cans of drink was reasonable.

FLAMINGO LAND



Malton, North Yorkshire Car: A169 from the A170 or the A64. Train: Malton or York station then bus

Overall quality ★★★
Family appeal ★★★
Facilities ★★
Value for money ★★★

A range of rides to suit youngsters and older children. The zoo caused concern, though.

RIDES AND ATTRACTIONS There's a variety of rides for all ages and a selection of roller coasters for the brave hearted. Cliffhanger, which shoots riders 55 metres vertically upwards at high speed, was the Rushby family's favourite ride. Klondike's Creek is the park's water chute. Niall, six, loved the young children's versions of the bigger rides like Froghopper (a tiny tot's Cliffhanger) and Gogator (a small roller coaster).

The only real queue was for the driving school for tots, for which our family had to wait an hour.

Much of the zoo is quite pleasant but the family and inspector mentioned the polar bear is kept in a depressing concrete enclosure.

WHAT ELSE... There are no lockers but staff said they often look after visitors' belongings free of charge. The food available was poor quality and the toilets were 'very basic' and 'could do with some tarting up'.

KEY
★★★★★ best
★★★★
★★★
★★
★ worst

LEGOLAND

Windsor, Berkshire Car: junction 3 off the M3 or junction 6 off the M4. Train: Windsor, Windsor Central or Eton Riverside, then a bus

Overall quality ★★★★
Facilities ★★★★★
Family appeal ★★★
Value for money ★★★

Tons of Lego plus much more. More for kids aged around eight or younger.

RIDES AND ATTRACTIONS Central to the park is Miniland where there are miniature Lego versions of scenes from around Europe. However, there are also loads of rides. Favourites for Joe, eight, and Tom, four, were Pirate Falls (a log flume), Dragon's Apprentice and Dragon Coaster (both roller coasters), although Tom was too short for the latter. The Driving School is another main attraction, and kids can spend hours building their own Lego models in the Lego playrooms.

The park is perfect for young children, but those much older than eight will probably get bored quite quickly, unless they love Lego.

WHAT ELSE... You can't fault the park's facilities. It was one of the few parks with drinking fountains, and the food was varied – 'better than most such places,' said Fiona Weir. The toilets and baby-changing facilities were clean and tidy with lots of low fixtures for children.

Helpful waiting times were on display (left) and (right) Joe and Tom Shelley

THORPE PARK

Chertsey, Surrey Junctions 11 or 13 off the M25. Train: to Staines then a bus

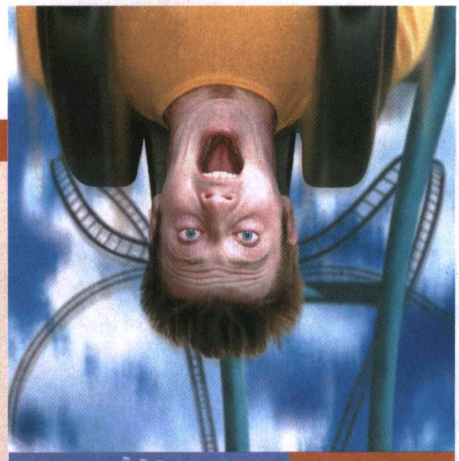
Overall quality ★★★★ **Family appeal** ★★★★★
Facilities ★★★ **Value for money** ★★★★

More entertaining for older children than nearby Chessington.

RIDES AND ATTRACTIONS There is more for thrill-seeking older children and adults to do than there used to be. New this year is Colossus, which is the world's first ten-looping roller coaster. Our family were all shaking by the end of it. Detonator winches riders high up then fires them back down – 'fantastic unless you have a weak stomach,' said Jacqui Spurgeon. Tidal Wave creates just that, while Vortex spins riders round and round way above the ground.

There's a large paddling pool and beach for hot days, plus pre-school children can also enjoy a number of their own rides and Thorpe Farm. Four- to eight-year-olds may miss out – they are too old for the toddlers' rides but not tall or old enough for the others.

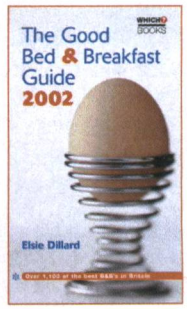
WHAT ELSE... We found all the necessary facilities at Thorpe Park, although the drinking fountains were said to look 'rusty' and 'unhygienic'. A small bottle of Coke will set you back £1.30, so it's worth taking your own refreshments if nothing else.



Colossus, the world's first ten-looping roller coaster, and Vortex are two of the big attractions

WHICH? BOOKS

Planning more than just a day out? For help finding the best places to stay while visiting a theme park, get a copy of the new edition of *The Good Bed & Breakfast Guide 2002* (£14.99). To order, call **0800 252 100** quoting BED (WBP702)



DISNEYLAND RESORT

Paris, France Car: junction 14 from the A4. Train: Eurostar to Marne La Vallée. Disneyland Resort consists of Disneyland Park and the newly-opened Walt Disney Studios. An adult pass into either costs €27 (about £17.50) off peak or €36 (about £23) peak. For children (aged three to 11) it costs €23 (about £15) and €29 (about £18.50) respectively. If you use it to go into the studios first, you can then go into the park for the last three hours.

A three-day 'hopper' pass lets you move freely between the two parks and costs €73 to €99 for an adult (about £47 to £64) and €62 to €80 for a child (about £40 to £51.50). The three-day pass works out much better value for money than the one-day pass.

DISNEYLAND PARK

Overall quality ★★★★ **Family appeal** ★★★★
Facilities ★★★ **Value for money** ★★★[1]

1 ★★★★ as part of a three-day pass

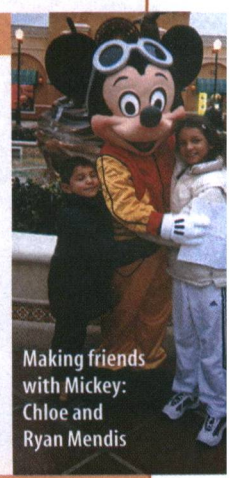
It's about more than just rides – the overall atmosphere is so exciting.

RIDES AND ATTRACTIONS Best for adults with kids, or those who are big kids themselves. There are not really enough white-knuckle rides to keep some people happy. Space Mountain, a roller coaster in the dark, is about the scariest of the lot. The Big Thunder Mountain and Indiana Jones roller coasters are also quite scary, though.

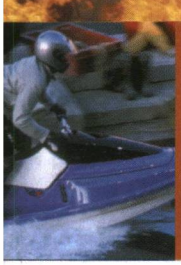
For younger children and non-riders there's loads to see and do. Peter Pan's Flight had Ryan, five, mesmerised, and he and Chloe, nine, loved meeting the characters and getting their autographs, while the Honey, I Shrunk the Audience show had some excellent special effects. There's also the daily afternoon Disney Parade.

'We were disappointed that there wasn't a log flume,' said Julie Hunter, 'but it was good that there were many rides that young children could go on that could also be enjoyed by the rest of the family.'

WHAT ELSE... It has all the facilities we were interested in, including drinking fountains, but most of the loos were a bit scruffy. For eating, there are mainly fast-food places with long queues. Our family's meal from Chalet Marionnette wasn't very appetising. There are a couple of dearer sit-down options where the food is better, but you have to book.



Making friends with Mickey: Chloe and Ryan Mendis



Stunt shows rather than rides provide the thrills

WALT DISNEY STUDIOS

Overall quality ★★ **Family appeal** ★★
Facilities ★★★★ **Value for money** ★★[1]

1 ★★★ as part of a three-day pass

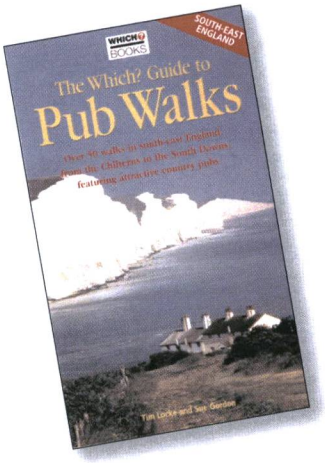
There's probably not enough to keep visitors entertained for the whole day.

RIDES AND ATTRACTIONS There's less to do than in the main park but most of what there is is good. The studios are more about shows and attractions than rides. The only 'real' ride was the Rock 'n' Roller coaster, which is fast and does several loop-the-loops in the dark to loud rock and roll. 'It was excellent fun and we went on it several times,' said Julie Hunter.

The Studio Tram Tour – a behind-the-scenes tour of a film set with special effects – was popular with our family, as was Moteurs Action – a huge stunt show with cars, bikes and lorries. Our inspector liked CinéMagique the most. The Armageddon special effects show was a bit of a let down, but the kids loved the Art of Disney Animation where they were shown how to animate and then allowed to experiment.

WHAT ELSE... Its facilities were new and plentiful, although it could do with a few more ladies toilets. Luggage can be left for about €2.50 an item. There are three main cafeteria outlets – one selling fast food, one selling salad and sandwiches, and one for meals. The service was much faster than in the Park.

FREE POSTAGE & PACKING



The Which? Guide to Pub Walks

This book describes over 50 great walks, each featuring a really attractive, welcoming country pub. The walks, covering the south-east of England from the South Downs to the Chilterns, are all manageable by families out for a Sunday stroll. Each walk is chosen for its special character – such as fine scenery, river or lakeside route, wildlife, good views – and has its own map.

Paperback • 256 pages • 210 x 120mm

GPG00 **£9.99**

YOUR ADDRESS

Please complete your address details (with postcode) below so we can fulfil your order.
BLOCK LETTERS PLEASE

Name _____

Address _____

_____

_____

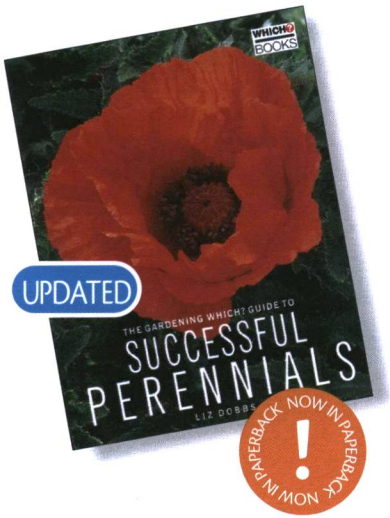
_____ Postcode _____

LC721

REMEMBER TO FAX BACK BOTH SIDES

SO THAT WE HAVE YOUR NAME AND ADDRESS TO SEND YOU YOUR ORDER!

FREE POSTAGE & PACKING



The Gardening Which? Guide to Successful Perennials

Expert advice on this reliable and most versatile plant group. The new edition features over 160 hardy perennials (including ferns and ornamental grasses), and covers companion planting, plus exciting features such as gravel garden, meadow and pond-side plantings. With up-to-date results from the latest *Gardening Which?* growing trials, creative suggestions and practical hints, this book will help transform your garden and save you money.

Paperback • 224 pages • 246 x 189mm

PERENP **£12.99**

"Where and how to grow...for best results. The layout is very good - clear and concise."
Amateur Gardening

Quantity	Mark here the number of items you require				£	p
	The Gardening Which? Guide to Successful Perennials	PERENP	£12.99	each		
	The Which? Guide to Pub Walks	GPG00	£9.99	each		
				£		

I enclose a cheque/P.O. payable to Which? Ltd for £ _____

OR Please charge my: (tick as appropriate) Which? Card ☐ MasterCard ☐ Visa ☐ Diners' ☐ Amex ☐ Switch ☐

Number: | | | | | | | | | | | | | | | | | | | | |

Valid from: / Expiry date: / Issue number: (Switch only)

Signature: _____

Your order will usually be sent to you within 14 days. However, please allow up to 28 days for delivery.

Please complete your address details overleaf and return to: Which?, Freepost, Hertford X, SG14 1YB. You can also order by phone (quoting the code below) Freephone: 0800 252 100, or fax this order form to us FREE on 0800 533 053

CHANGED YOUR ADDRESS?
Please write your new address (with postcode) below and return this slip to the address above.
Please give at least six weeks' notice to avoid delay with delivery of your magazine. BLOCK LETTERS PLEASE

Name _____ Address _____

_____

_____ Postcode _____

LC721

REMEMBER TO FAX BACK BOTH SIDES

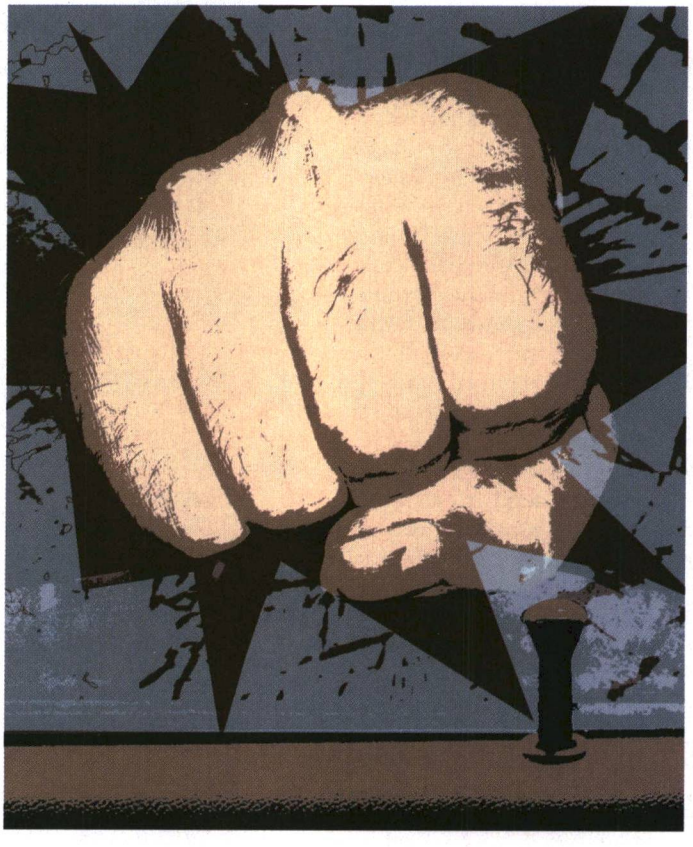
SO THAT WE HAVE YOUR NAME AND ADDRESS TO SEND YOU YOUR ORDER!

SMASH AND GRAB

It's still too easy to break into most new cars, as our league tables show

An estimated 2.6 million vehicle crimes are committed in England and Wales each year – around 20 per cent of all crime. Even so, car crime has been declining since the mid-1990s. Effective immobilisers, mandatory on new cars since 1998, have certainly contributed to reducing the number of cars stolen. Of the models we've tested for this report, most now offer reasonable resistance to being driven away.

However, it can take as little as seven seconds for a thief to get into and steal property from a car. Theft from cars constitutes 62 per cent of all reported car crime, but the true figures are likely to be much higher as an estimated half of incidents go unreported. This is because of disincentives like insurance excess charges and loss of no-claims discounts. As a result, manufacturers and insurers give theft from cars lower priority than it deserves.



SECURITY MEASURES

For these league tables, we've assessed the security of 12 new models and compared them, by class, with models we've previously assessed. In all, we've compared 77 models. They're ranked by resistance to 'theft from' (where most could do better). We also show scores for resistance to 'theft of'. All scores are out of ten. The 'theft from' rating takes into account how easy it was to break into the passenger compartment, luggage space and glovebox, and the security of the audio system, alarm protection, and wheels. The 'theft of' rating takes into account the effectiveness of the electronic immobiliser, the steering/ignition lock, door locks and the alarm system. We also check that the vehicle identification number (VIN) is easily visible as this is a theft deterrent.

Of the cars we tested this time, the Jaguar X-Type was best at preventing theft from the car, earning six out of ten for protecting your belongings. This places it second overall in the family car class. Our assessors couldn't get into the boot within the allotted two-minute time period. This may not stop a determined thief, but it could deter a casual thief, who'll probably opt for easier targets.

The Hyundai Accent was the easiest of the latest batch to break into. It scored a paltry two for resisting 'theft from'. It doesn't have an alarm or lockable folding rear seats. A thief

TOP TIPS FOR PREVENTING CAR CRIME

Mike Franklin is Northamptonshire Police's Community Safety Partnerships Officer. He has more than 12 years' crime prevention experience, and has researched vehicle crime for a range of organisations, including the Home Office. He gave the following advice on deterring thieves.

- When parking your car, make sure it's visible and in a well-lit area. CCTV and security staff will be an added deterrent to thieves.
- At home, a garage or private driveway are the safest places to park your car. Wherever you park, though, always use the car's security system.
- Don't leave valuables in your car. When you drive to a place of leisure, such as a cinema or golf course, a thief will have a pretty good idea how long you'll be gone – a film generally lasts a couple of hours, a round of golf takes two to three hours – so your car may be an easy target. Even if you're just collecting the children from school, take wallets and handbags with you.
- Don't load your boot and then leave your car – a watching crook could take advantage. If you must leave goods in the boot, put them in there before you park.
- Buy a tamper-proof tax disc holder. Tax discs have value and can be used in other criminal activities.
- Mark car radios with an indelible pen in a prominent place. Markings reduce resale value and increase the risk to anyone caught in possession of the goods.
- Consider investing in an in-car security box. The box should carry Thatcham or Sold Secure approval.

PHOTOGRAPHY PHILLIP REESON ILLUSTRATION SHONAGH RAE

could take your belongings from the boot in less than 30 seconds.

ENTERTAINMENT VALUE

In-car entertainment (ICE) systems (radio cassettes to you and me) have long been easy pickings for thieves, who sell them on, often at car-boot sales. But some makers have tried to eliminate this market by making stolen sets unusable.

One method is an identity code that's needed to reactivate the radio if the power supply is cut. Another is to have a detachable front panel and the radio electronics somewhere else – often buried deep within the car's circuits. Most recently, manufacturers have been able to code the radio to match only the car it was fitted to at the factory, so it won't work in another car.

Five of the latest batch – the Jaguar X-Type, Mini, Nissan Almera Tino, Peugeot 307 and Volkswagen Beetle – have vehicle unique radios. Chrysler's Neon, Honda's Stream and the Renault Clio have coded radios. The remainder – the Hyundai Accent, Subaru Impreza and the Toyotas Prius and Avensis Verso – have neither system, though the Hyundai and the Subaru ones have removable front panels.

ALARMING TRENDS

The best car alarms tend to be factory fitted, ideally with a range of features. These include volumetric sensors, which react to sudden changes in pressure inside the car, sounding if a window is broken or a door is opened; tilt sensors, which activate the alarm if the vehicle is lifted or towed; self-powered sounders to deter tampering; and protection of all doors and the boot.

Of these latest models on test, we were disappointed that the Mini, Hyundai Accent, Peugeot 307 and Renault Clio didn't come with alarms as standard. All the rest offered alarms, but tilt sensing was offered only as an option. It's certainly worth asking the dealer exactly what's available before buying.

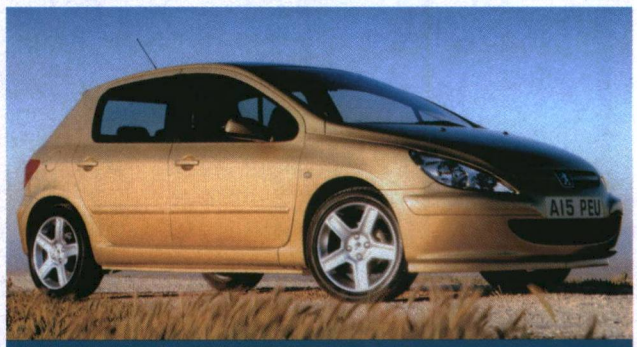
LAMINATED GLASS

One much discussed feature we haven't yet seen in our assessments is laminated side glass. It increases resistance to thieves, though it won't prevent a determined crook with time to spare. Laminated glass doesn't shatter into small pieces when impacted (like toughened glass does), so it takes significantly longer to overcome. There are different grades available (it's traditionally used to protect specialist vehicles like limousines against attack), but so far, few models have it, even as an option.

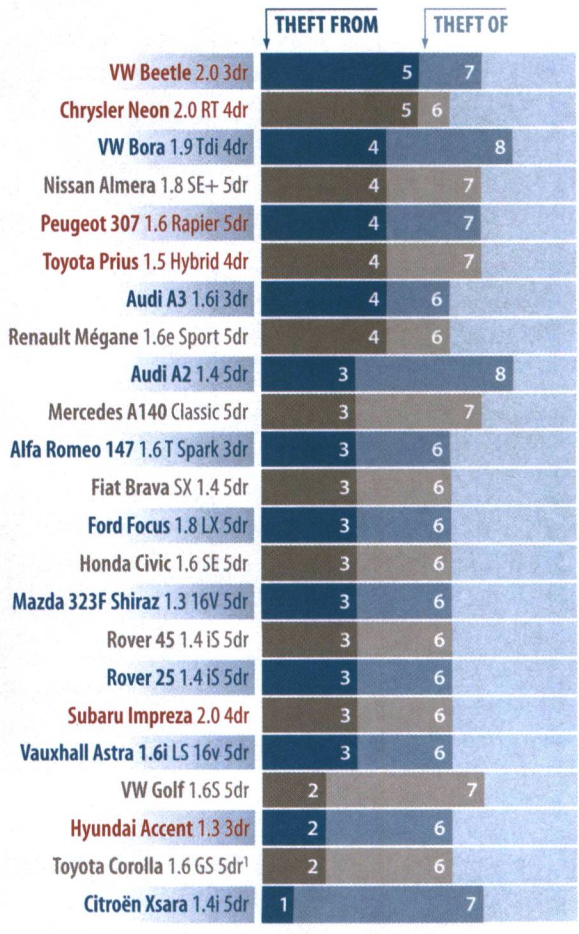
WHICH? CAR 2002

For more information about all aspects of cars, including security, look out for *Which? Car 2002*, free with your September issue of *Which?*.

SMALL CARS



An alarm is not fitted as standard on the Peugeot 307, which makes it much more vulnerable to being broken into



1 These results refer to the old Toyota Corolla and don't necessarily apply to the new version released in February 2000

Of the latest batch of cars we assessed, the Hyundai Accent was the easiest to break into

SUPERMINIS

	THEFT FROM	THEFT OF
Mini Cooper 1.6 3dr	5	6
Vauxhall Agila 1.0 5dr	4	8
Skoda Fabia 1.4 16V Elegance 5dr	3	8
Renault Clio 1.2 16V Expression 3dr	3	7
Ford Ka 1.3i 3dr	3	6
Nissan Micra 1.0 S 16v 3dr	3	6
Toyota Yaris 1.0 V VTi GLS 3dr	3	6
Vauxhall Corsa 1.0 12v GLS 3dr	3	6
Peugeot 206 1.1 LX 5dr	2	7
VW Lupo 1.4S 3dr	2	7
VW Polo 1.4 CL 5dr[1]	2	7
Citroën Saxo 1.1i SX 5dr	2	6
Fiat Punto 1.9 Diesel 60S 3dr	2	6
Ford Fiesta 1.25 LX 3dr[2]	2	6
Peugeot 106 1.1 Zest 1 3dr	2	6
Seat Arosa 1.0 MPi 3dr	1	6

1 These results refer to the old VW Polo and don't necessarily apply to the new version released in February 2002
2 These results refer to the old Ford Fiesta and don't necessarily apply to the new version released in April 2002

MPVs AND SMALL MPVs

The Nissan Almera Tino is fitted with a vehicle unique radio which wouldn't work if installed in a different car

	THEFT FROM	THEFT OF
Nissan Almera Tino 1.8 5dr	5	7
Renault Espace 2.0 5dr	5	6
Chrysler PT Cruiser Touring Edition 5dr	4	7
Chrysler Voyager 2.5 CRD LX 5dr	4	7
Honda Stream 1.7 5dr	4	6
Renault Scénic RT 5dr	3	7
Toyota Avensis Verso 2.0 5dr	3	7
Toyota Yaris Verso 1.3 4dr	3	7
Mazda Premacy 1.8 16V 5dr	3	6
Vauxhall Zafira 1.6 16v Comfort 5dr	3	6
Citroën Xsara Picasso 1.6i 5dr	2	7
Fiat Multipla 100 16v 5dr	2	6
Mitsubishi Space Star 1.3i Equippe 5dr	1	6

FAMILY CARS

Of the latest models that we assessed, the Jaguar X-Type 3.0 was the hardest car to break into

	THEFT FROM	THEFT OF
BMW 318i SE (auto) 4dr	7	8
Jaguar X-Type 3.0 4dr	6	8
Mercedes C200 Elegance (auto) 4dr	5	7
Volvo S60 2.0 T 4dr	5	7
Toyota Avensis 2.0 GLS 5dr	5	6
Audi A4 2.0 SE 4dr	4	8
Honda Accord 2.0i SE (auto) 5dr	4	8
Lexus IS 200 4dr	4	8
VW Passat 2.0S 4dr	4	8
Ford Mondeo 1.8 LX 5dr	4	7
Rover 75 1.8 Club 4dr	4	7
Alfa Romeo 156 2.0 T Spark 4dr	4	6
Vauxhall Vectra 1.8i LS 5dr[1]	4	6
Citroën C5 1.8LX 5dr	3	8
Renault Laguna 1.6 16v Expression 5dr	3	8
Peugeot 406 GLX Hdi 4dr	3	6
Volvo S40 2.0 SE4dr	3	6
Skoda Octavia 1.8 SLX 5dr	2	8
Daewoo Nubira 2.0 CDX Estate 5dr	2	6
Fiat Marea GLX 4dr	2	5
Mazda 626 2.0 GSi 5dr	1	7

1 These results refer to the old Vauxhall Vectra and don't necessarily apply to the new version released in June 2002

EXECUTIVE CARS

	THEFT FROM	THEFT OF
BMW 520i SE 4dr	6	8
Volvo S80 2.4 (auto) 4dr	5	8
Mercedes E240 Elegance 4dr	4	8
Audi A6 2.8 V6 Quattro 4dr	3	8

NOTES

We've rated the cars out of ten for both 'theft from' and 'theft of'. They're ranked in order of their 'theft from' rating, because this is where most problems lie. Cars newly assessed are highlighted in **red**. The 'theft from' rating takes into account the ease of breaking into the passenger compartment, luggage space, and glovebox, plus the security of the audio system, alarm protection, and wheels. The 'theft of' rating takes into account the effectiveness of the electronic immobiliser, steering/ignition lock, door locks, and alarm system. We also check the vehicle identification number (VIN) is visible.

Keep your gin up

If you want a gin that measures up when mixed with tonic, go for one that's at least 40 per cent proof. That's the message that emerged when we tasted 19

Few other drinks manage to refresh so effectively as a gin and tonic, yet does it matter what gin you use? To find out, we invited a panel of seven specialist spirits journalists and top bartenders to taste 19 samples of that quintessential English spirit.

A MATTER OF DUTY

There were other things we were curious to know. In the past year Beefeater and Gordon's have been repackaged, sales of Plymouth gin are booming, and Tanqueray, for years an export-only brand, is now widely available. All of these suggest that gin is making a comeback. In addition, supermarkets have launched a raft of new own-label brands (some of them organic). How would these fare?

More crucially, many of the new supermarket own-label gins are being bottled at 40 per cent ABV (alcohol by volume). Some years ago the majority of British distillers cut the strength of their gins to 37.5 per cent ABV, allowing them to save money on excise duty. Critics have long argued that the cut in strength also stripped away character. Hopefully, our taste test would also shed some light on that contentious topic.

DISTILLING – SOME FACTS

Gin can be produced in two ways. The quickest and cheapest method is to add artificial flavourings to a high-strength spirit. This method is used to make low-priced products and produces a poor quality gin. The second technique involves flavouring the spirit by redistilling it along with a (secret) recipe of natural flavourings ('botanicals'). Juniper berries are the main flavouring agent, but coriander seed, orange and lemon peels, angelica, cubeb berries and orris root are all used. Boiling the mixture in a still not only releases alcohol vapours from the spirit itself but also the vaporous essences of the botanicals. Once condensed back into a liquid, the spirit that results has all those complex flavours locked in. Gins made in this fashion have the words 'distilled gin' on their label.

NINETEEN SUBMISSIONS AND SEVEN KNOCK-OUTS

We asked the major supermarkets and off-licence chains to nominate three dry gins, with a minimum strength of 37.5 per cent ABV. We then selected 19 for our panellists. They tasted the gins blind (the bottles and labels were covered up).

We divided our tasting into two rounds. Initially, we 'nosed' the gins neat, then added a splash of still mineral water to allow the more complex aromas to be

PHOTOGRAPHY JONNY THOMPSON

TOP TIPS FOR A PERFECT G&T...

- Use a gin of 40 per cent ABV or above. Make sure it says distilled gin on the label.
- **Use a tall 'Slim Jim' (straight-sided) glass and fill it two thirds full with ice. Add a squeeze of lime or lemon.**
- Pour in a generous slug of one of our top-ranking gins. Stir.
- **Top up with freshly opened tonic water. Use two parts tonic to one of gin. Only use one-litre bottles of tonic if you intend to use them in one sitting.**
- Cut a wedge of lime (or lemon). Run it around the inside of the top of the glass, then drop it in. Enjoy.

Our panel tasted the gins 'blind' (the bottles were covered in plastic bags). Those that got the thumbs up were mixed with tonic and tasted again. Those that didn't were eliminated. Our thanks to Steam, in west London, for hosting the event

released. The gins were then tasted. Gins with artificial, one-dimensional and bland aromas were marked down, as were those whose aromas seemed to disappear in the glass after a few minutes.

The panellists then discussed which of the 19 should go through to the decisive second round in which they would be mixed with tonic – a gin which lacks complexity when tasted neat will not gain in character when diluted. Ten were automatically voted through, with two more, Bombay Sapphire and Asda's own label, qualifying after some debate. Asda's own label was the only gin in our tasting below 40 per cent to get past the first bout. The most notable casualty was the UK's top-selling brand, Gordon's.

The judges gave their verdict: the low-strength gins lacked complexity. 'Bland', 'watery', 'thin', 'characterless' and 'flat' were among the negative descriptions used to describe the losers. They tended to be unbalanced and, as one taster commented, 'lacked punch'.

100 PER CENT PROOF

The gins that made it through were mixed with tonic and again tasted blind but in a different order. The tonic didn't dilute the gins' character, and the differences our panellists detected when they had tasted the gins neat were replicated. The two gins which had scraped through ended with significantly lower marks, having lost much of their flavour and aroma.

We had our proof. Gin does matter. 'I was amazed how some of the botanicals shone through, even when mixed with tonic,' said one taster. The aromas which had been lost in the 37.5 per cent samples had been preserved in the higher-strength gins, giving them a more appetising perfume, while the higher level of alcohol resulted in a greater impact.

And what of the own brands? It was heartening to see so many of them holding their own against better-known (and more expensive) brands. As one of our tasters summed up: 'This tasting proved how diverse and interesting the category is. The quality is definitely there, as is value.'

BEST BUY

Two of the highest strength gins in our tasting excelled when made as G&Ts. One was a great-value own brand, **Mountain of Light Premium London Dry Gin** (70cl, £9.99, exclusive to Wm Morrison Supermarkets). The panel praised this for its 'good balance, with juniper, citrus and herbs, and a lovely dry aftertaste. Just like a G&T should be'. The other was the famous brand **Tanqueray** (70cl, £14.48 Asda and widely available), which the panel considered 'dry, lingering and powerful'. Both are 43 per cent ABV and both get a ★.

They were given a close run by **Beefeater** (40 per cent ABV, 70cl, £12.98 Tesco and widely available), described as 'fragrant'; another supermarket own label, **Waitrose Dry Gin, Distilled from Grain** (40 per cent ABV, 70cl, £9.69), which had 'good zesty coriander/ juniper notes', and **Plymouth** (41.2 per cent ABV, 70cl, £13.49 Budgens and widely available), which the panel found 'refreshing', with a 'very pleasant initial taste and the flavours hanging together very well'. These receive a ☆.

KEY
★ ☆ ○ ◒ ● best worst

OTHER GINS ON TEST

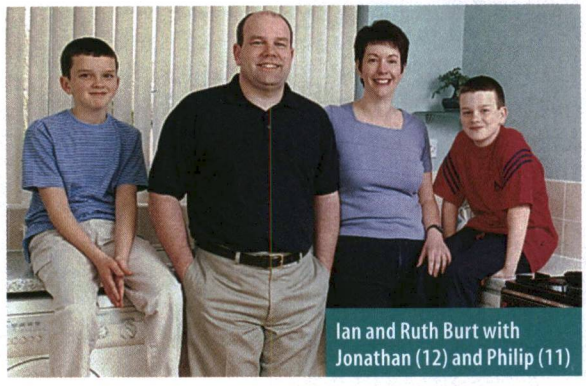
Our champion gins are given in the Best Buy Guide. Below we show (in order of merit) how the other gins on test fared when mixed with tonic. All bottles are 70cl.

6 Tesco Finest London Dry Gin (43%, £10.99) ☆
7 Majestic London Dry Gin (40%, £9.99) ○
=8 Sainsbury's Blackfriars London Special Dry Gin (43%, £11.29) ○
=8 Waitrose Organic Gin (40%, £11.99) ○
10 Pavilion Botanically Infused Dry London Gin (40%, £11.39, Oddbins) ◒
11 Bombay Sapphire Distilled London Dry Gin (40%, £13.89, The Co-operative Group and widely available) ◒
12 Asda London Dry Gin (37.5%, £7.24) ◒

Non-qualifiers (in alphabetical order)
Budgens Dry London Gin (37.5%, £8.29)
Co-op Premium London Dry Gin (40%, £9.49)
Invergordon Organic Gin (37.5%, Somerfield, £10.79; also Majestic, Oddbins and others)
Gordon's Special Dry London Gin (37.5%, £11.29 Tesco and widely available)
Juniper Green Organic London Dry Gin (37.5%, £11.47, Asda)
Marks & Spencer London Dry Gin (37.5%, £9.99, Marks & Spencer)
Safeway London Dry Gin (37.5%, £8.39)

What's cooking in kitchen design

Need a new look for your kitchen? Our DIY expert shows how a makeover doesn't have to cost a mint


Ian and Ruth Burt with Jonathan (12) and Philip (11)

The Burt family contacted us, desperate for ideas on how to transform their 'drab and dated' kitchen without forking out thousands of pounds. A few weeks later – after a visit from our home improvement expert, Mike Lawrence, and lots of hard work – they'd created a fresh, modern-looking room. The materials – including the kitchen sink – cost just over £500.

'Dark units, tile-effect wallpaper, lack of good storage, poor use of space and yucky vinyl flooring are the main problems,' Ruth Burt told us.

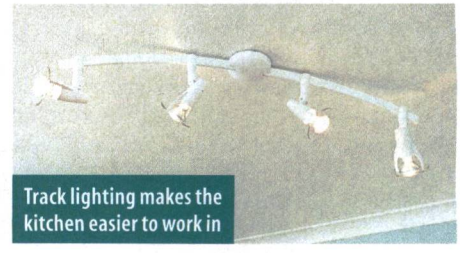
Mike's advice was that there was plenty the family could do themselves to brighten up the room and to make better use of the space. 'The kitchen units are sound and the appliances all work, so there's no need for a whole new kitchen,' Mike explained. 'The Burts can achieve a lot with some simple alterations that won't break the bank.'

We gave the family £500 for tools and materials, so they just had to provide the labour. In all, they spent about seven weekends on the project. Some tasks took longer than planned, but the family all agreed that it was worth it at the end. 'I can't believe the difference – and all for so little money,' Ruth told us when the work was complete.

1 MAKING LIGHT OF IT

One thing the Burts hated about their kitchen was the strip light on the ceiling. Not only was it ugly, it didn't provide the best light for working. The family chose a new track light with lights that can be individually positioned to focus light on different work areas – the sink or worktop, for example.

Before installing the new light, they brightened up the ceiling with white emulsion. 'Fitting the light was easy,' Ian told us. 'I wired it to the connector blocks at the old ceiling light position, then just screwed it to the ceiling.'


Track lighting makes the kitchen easier to work in

PHOTOGRAPHY JOHN TRENHOLM

3 A SORRY TILE

The Burts were fed up with the tile-effect wallpaper they'd put up ten years ago. The main jobs to make over the walls were removing wallpaper and repainting, plus a small amount of tiling.

The Burts' wallpaper came off easily: they peeled off the vinyl coating, then soaked the remaining paper and stripped it with a stripping knife. For more stubborn paper, score the paper before soaking, and consider hiring a steam stripper for a day (around £10). This can be a big time-saver.

To get a better surface for painting, they decided to line the walls with 1,000-grade lining paper. This was cheap and is well worth the time and effort if your walls are uneven or badly cracked. They chose the paint (Dulux Chinese Jade) with the help of the MousePainter software at www.dulux.co.uk. This can help you see what rooms would look like in certain shades (even if you don't buy Dulux paint).

Ruth and Ian wanted to replace the wall tiles with cream ones to fit with the new colour scheme. New tiles needn't cost the earth. 'Try tile warehouses, rather than DIY shops like B&Q or Homebase,' recommends Mike. 'Or consider going for white tiles, which are very cheap, with a few coloured ones dotted throughout.'

The Burts' old tiles came away easily with the help of a hammer and cold chisel. If you're less lucky, you might need to patch the damaged plaster before you retile. To save money, use powder plaster instead of more expensive ready-made filler.

2 A FLOOR-LESS FINISH

'Yucky' vinyl flooring was one of the Burts' biggest complaints about their old kitchen. They chose to replace it with beech-effect laminate flooring, which is hard wearing, easy to clean, and has made the kitchen lighter.

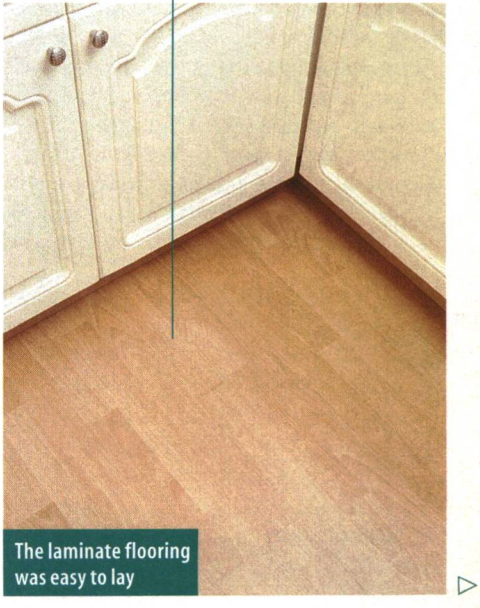
Laminate flooring can also be a surprisingly cheap option, depending on the type you choose. 'Laminate flooring comes in many guises,' explains Mike Lawrence. The cheapest sort, available from most DIY stores, consists of a printed wood-effect layer on a base of high-density fibreboard (HDF), topped with a durable, clear plastic surface. This is what the Burts chose, and they managed to cover their 2.8m x 3.6m (9'2" x 11'10") kitchen floor for less than £90 (around £9 a square metre).

A real wood veneer on an HDF base costs around £16 a square metre, and the most expensive option, solid wood, costs about £30 a square metre. Whatever you choose, look for a floor with a Heavy Domestic Use wear classification, to ensure durability. See 'Treading the boards', *Which?*, May 1999, p20, for more on wood floors.

The floor comes in planks which you fit together, cutting them to size with a saw. If this sounds daunting, bear in mind that the Burts' 12-year-old son, Jonathan, managed to lay half the floor single-handedly.

The first task is to put down a foamed plastic underlay. Next, simply lay the planks in rows. Some types need to be glued together, but others simply click into place. Use spacers around the walls to create a gap of around 10mm to allow the flooring to expand with moisture or temperature changes. This gap can be hidden with skirting or beading.

The Burts took out their base kitchen units and skirting boards before laying the floor. New skirting boards were cheap and easy to fix with an instant-grip adhesive. To save time, you can keep your old skirting and units in place – simply lay the floor up to the edges of units and hide the expansion gap by gluing or pinning strips of beading to the skirting.



The laminate flooring was easy to lay

4 THAT SINKING FEELING

The Burts decided to add new base units to give them more storage space. They were impressed with the quality of units from B&Q, and amazed at how little they cost. In fact, they were so cheap that the family decided it was worth replacing two of the old wall units as well. The units come as flat packs, which you then assemble in place, fixing them to the walls with screws and wall plugs. For more about fitted kitchens, see 'The recipe for a perfect kitchen', *Which?*, January 2002, p20.

The cupboard doors were in good condition, so the Burts didn't need to buy new ones. But the dark wood made the kitchen look gloomy, so they decided to paint them. This proved to be one of the most time-consuming tasks. They had to wash them with sugar soap, key the surface with sandpaper, then remove the handles and fill any holes. The family applied two coats of primer – rubbing the doors down after each coat – followed by two coats of paint.

Even after painting, the job still wasn't finished. 'We were pleased with the results,' Ruth told us, 'but we wanted a soft sheen finish, rather than a matt effect.' Mike came to the rescue and recommended a coat of water-based satin varnish. With hindsight, the family wish they'd bought new doors instead (around £20 each).

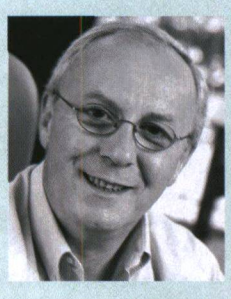
New wall units cost less than expected

The Burts fitted a new, larger sink

The Burts also chose to replace their sink with a 1½-bowl model, to give them space for rinsing when washing up. Fitting a new sink yourself can be complex – for instructions, see the *The Which? Book of Do-It-Yourself*. Fortunately, Ruth's brother, Steve, is a plumber, so he fitted their sink.

As a finishing touch, they replaced the light switches and socket faceplates. Always turn off the power supply at the consumer unit before you do this. And it's a good idea to use the screws from the old faceplates for the new ones, as new metric screws may cross-thread in old mounting boxes.

OUR EXPERT



Mike Lawrence has written over 40 books about DIY, including *The Which? Book of Do-It-Yourself* and *Which? Way to Fix It*. There are details of the kitchen makeover tasks mentioned here in *The Which? Book of Do-It-Yourself* (£14.99). To order a copy, call 0800 252100, quoting code DOIT(WBP702).

WHAT IT ALL COST

The Burts did all the basic work themselves but paid for a professional to fit a new laminate worktop. This cost just under £300, including fitting. Almost everything else was covered by the £500 budget we'd allowed them.

Floor	£
Westco Klikka beech-effect laminate flooring (with laying kit)	94.94
Underlay	14.85
Floor edging strips	11.04
B&Q beech-effect plinths	20.00
Homebase beech-effect skirting	9.96
Threshold strips	3.99

Walls	
Crystal Victorian cream tiles	35.96
Grout and adhesive	11.28
Edging strips for tiles	4.47
Tile spacers	2.98
Wall lining paper	4.75
Dulux Kitchen and Bathroom paint (Chinese Jade)	15.99

Ceiling	
'Massive' light fitting	19.99

Fittings	
International 3-in-1 primer, sealer and undercoat	10.85
Crown Cupboard Makeover paint (Champagne)	10.00
Quick-dry satin varnish	4.85
B&Q Dimple knobs	16.48
B&Q Oak Style kitchen units	116.00
B&Q Value wall units	45.78
Wickes 1½-bowl sink	85.00
Sockets and switches	5.36
TOTAL	544.52

Extras	£
Worktops and fitting	285.00
Wineworks wine rack	25.00
Kitchen mat	15.00
B&Q mirror	22.00
Wall clock	6.95
Glass shelf and chrome bracket	17.98
TOTAL	371.93

WRITE BACK

Share your views with other members

Aerial view

I've been told that, if I want a digital radio in my car, I will need two aerials. Is this true?
David Belman
Birmingham

A If you want to receive only digital radio, you'll need only one aerial, but you'll need to install a new aerial that is digital-compatible. However, although the area in which you can receive a digital radio reception is expanding, coverage isn't yet nationwide. For this reason you may want to keep your analogue radio on your car as well for the time being, so that you can still listen to analogue broadcasts when you're not in a digital reception area. In this case, you will end up with two aerials on your car. See 'Take radio control', May 2002, p21, for more details.

Can Isa transfer?

My wife opened her cash Isa in 2000 but she is not happy with the interest rate. Would she be able to transfer it, even though she has taken up her allowance for 2002 elsewhere?
name and address
supplied

A Yes. She can transfer all or part of her 2000 Isa to any other provider that accepts transfers, without it affecting her current tax year's Isa allowance. However, it's vital she doesn't withdraw the money herself or it will immediately lose its Isa status. Instead, her current and her new provider must make the transfer for her. See our March report (p26) for more about Best Buy Isas and which ones will accept transfers.

Taking the pith

I've noticed that Tesco and Sainsbury's 'lightly pasteurise' their 'freshly squeezed' orange juice. If orange juice has been pasteurised, can it still be classified as 'freshly squeezed'?
Sarah Oliver
London

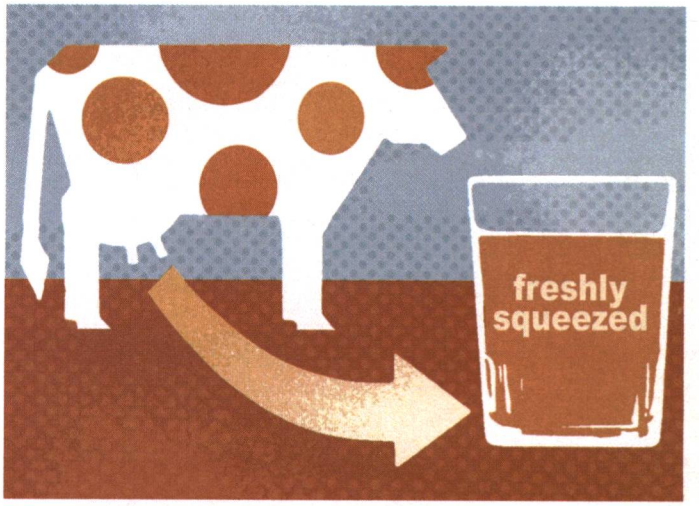
A Food processes such as pasteurisation (which is a heat treatment) play a significant role in making food safe and preserving it – although such processes might not accord with current consumer expectations of what is considered 'fresh'. In the case of fruit juices, 'gently' or 'lightly pasteurising' is particularly common.

At present there are no guidelines outlining the correct use of the term 'freshly squeezed'. However, the Food Standards Agency has told us it is aware of confusion surrounding terms such as 'fresh', 'natural' and 'pure' and is hoping to issue guidelines this summer.

In the meantime, if you're concerned about how 'fresh' your orange juice is, our advice is to check the labelling carefully before buying.

Gas detector worry

The other day I accidentally left my gas cooker on. I have no sense of smell, and couldn't detect the gas myself. I have a carbon monoxide detector in my kitchen but it didn't go off. At first, I thought it was because it was faulty but I've been told that carbon monoxide detectors don't detect domestic gas leaks. Is this true?
Anthony Eburne
Cornwall



A Yes. Domestic gas and carbon monoxide (CO) are very different and if you are unable to smell domestic gas, you may need to buy safety detectors for both. You can buy both sorts of detector from most DIY stores.

CO poisoning can be fatal but is difficult to detect as symptoms are similar to flu and CO has no smell, taste or colour. Faulty gas appliances can produce CO. Corgi recommends buying a CO detector and carrying out regular safety checks on gas appliances.

Domestic gas has a distinctive smell. If you do smell gas, turn off the gas at the meter, open all windows, extinguish naked flames and don't use any electrical switches. Call Transco emergency service immediately on 0800 111 999.

Extending advice

I read your article on extending your home (May 2002, p33), and would like to point out that people should always check that any professionals they employ have adequate professional indemnity insurance (PII). The Architects Registration Board, the Royal Institute of British Architects or the Royal Institution of Chartered Surveyors can give more advice on the level of cover required.
John Knightley BSc DipArch (Hons)
Enfield

A Thanks for the advice. All practising surveyors and architects should have PII, which provides cover for things like negligence. However, as you say, it's worth checking with the relevant professional body's customer service line.

GET IN TOUCH

'Ask the experts' returns next month with questions on inheritance tax. Future topics include **drains, sewers and pipes**, **showers and shower screens** and **house insurance** – so please send your questions to our experts. Letters for publication should be sent to 'Letters page' at our Hertford address, p58, or e-mailed to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups. We give vouchers for Which? Books for all letters we print. We reserve the right to edit letters or use only an extract.

ILLUSTRATION KEVIN EVANS

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		Interest rate (% gross)[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.25[2]	4.25[2]	4.25[2]	500		✓
A&L Phonesave Premier[3]	phone	3.25	3.25	3.90	4.40	1		
Egg Internet Only	internet	4.60[4]	4.60[4]	4.60[4]	4.60[4]	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Nationwide BS e-Savings[5]	internet	4.25	4.25	4.25	4.25	1		✓
Newcastle BS Net Savings	internet		4.10	4.10	4.25	1,000		
Northern Rock Tracker Online	internet	4.50	4.50	4.50	4.50	1		
Scottish Widows Instant Transfer	post/tel	4.05[6]	4.05[6]	4.05[6]	4.10[6]	100		
Notice accounts								
Julian Hodge Extra High Interest	postal		2.53	3.60	4.30	1,000	90	
Legal & General 90 Direct	post/tel			4.05	4.25	2,500	90	
Nottingham BS Post It	postal		4.45[7]	4.45[7]	4.45[7]	1,000	90	
Scottish Widows 60 Day	post/tel	4.10[6]	4.10[6]	4.10[6]	4.20[6]	100	60	
Universal BS Direct 90	postal			4.30	4.35	5,000	90	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 Introductory rate for first six months, then rate equal to base (currently 4 per cent) to 31 December 2007 5 All transactions via FlexAccount 6 Includes a bonus of 0.5 per cent payable for first six months 7 Includes a bonus of 0.5 per cent payable for one year

All rates correct at 11 June 2002 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		Interest rate (% gross)						
	Cat standard	£0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
C&G		4.50	4.50	4.50	4.50	100		✓
Cheshire BS	✓	4.30	4.30	4.30	4.30	1		✓
Derbyshire BS	✓	3.00	3.00	3.65	4.35	10		✓
HSBC	✓	2.70	3.20	3.20	4.35	1		✓
Julian Hodge Bank		4.55	4.55	4.55	4.55	250	90	✓
Kent Reliance BS		4.40	4.40	4.40	4.40	50	30	✓
Melton Mowbray BS		4.20	4.20	4.20	4.50	25[1]		
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
Principality BS		4.30	4.30	4.30	4.30	100[2]	30	✓
Shepshed BS		4.40	4.40	4.40	4.40	100	60	✓
Stafford Railway BS	✓	4.35	4.35	4.35	4.35	1[3]		✓
Tipton & Coseley BS	✓	4.35	4.35	4.35	4.35	1	7	

1 Minimum investment for non-locals is £1,000
2 Minimum investment for non-locals is £2,500
3 Minimum investment for non-locals is £250

All rates correct at 11 June 2002 Based on data supplied by *MoneyFacts*

CHILDREN'S SAVINGS ACCOUNTS

Most high-street banks and building societies run children's accounts. They are a sensible option if your child has only small amounts to save. They give children direct access to their money and have the added advantage of giving children control over their investment, so that they learn how to handle their own finances. Interest rates are usually better than those paid on similar accounts available to adults. Children can usually have their own account from the age of seven, although an adult's signature (parent's or guardian's) is needed to operate accounts if the child is very young.

Our Best Buys are shown in **red**. Choose an account for the amount closest to your level of savings. We show the annual interest rate before tax on balances of £10, £100 and £1,000, and give the maximum age for a child to hold the account. We show with a ✓ accounts that offer perks (such as free gifts or toys). However, we have not taken this into account when choosing our Best Buys. We also say whether the account operates on a local or national basis. Local accounts tend to pay higher rates of interest than national accounts, but you will need to live in the area.

	Interest rate (%)			Other details			
	£10	£100	£1,000	Maximum age (years)	Interest paid	Perks	Local or national
Alliance & Leicester First Save	4.45	4.45	4.45	to 16	yearly		national
Britannia BS FirstSaver	4.70	4.70	4.70	to 18	yearly		see[1]
Cambridge BS First Instant	4.35	4.35	4.35	to 18	yearly		local
Coventry BS Interest Zone	4.40	4.40	4.40	to 18[2]	yearly		national
Furness BS Young Savers	4.35	4.35	4.50	to 18	half-yrly		local
Lambeth BS Cat's Whiskers		4.45	4.45	to 18	yearly	✓	national
Loughborough BS Penguin	4.60	4.60	4.60	to 16	half-yrly	✓	local
Mansfield BS Bonus Five		4.35	4.35	to 16	half-yrly	✓	local
Nationwide BS Smart 2 Save	4.70	4.70	4.70	to 11	half-yrly	✓	national
Norwich & Peterborough BS Head Start		4.40	4.40	to 23	yearly		national
Portman BS Young Saver	4.50	4.50	4.50	to 16	yearly		national
Saffron Walden BS Ladybird	4.70	4.70	4.70	to 16	yearly	✓	local

1 Available only to the children or grandchildren of an existing member
2 No withdrawals allowed until seventh birthday

All rates correct at 11 June 2002 Based on data supplied by *MoneyFacts*

contacts & links

Use these contacts and internet links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.net/which (*W* = company is a member of the Which? Web Trader scheme)

ALL CHANGE (p16)
Lakeland Ltd *W* 015394 88100
www.lakelandlimited.com
LG 0870 607 5544
www.lge.co.uk
Logitech 01753 870 900
www.logitech.com

CHILDREN'S PLAY EQUIPMENT (p19)
Backyard Products/Plum Products 01483 771161
www.plumproducts.com
Eastern Jungle (Home Front) 01483 894200
www.home-front.co.uk
Hedstrom 0800 525751
The Step2 Company 0800 393159
TP Activity Toys 0800 0681870
www.tptoys.com
(24 hours)/01299 872800
Wicksteed At Home 0800 783 1270
www.wicksteedathome.com

GIN (p50)
Asda 0500 1000 55
www.asda.co.uk
Budgens 020 8966 6267
www.budgens.co.uk
Co-op 0800 0686 727
www.co-op.co.uk
First Quench Retailing 01707 387 200
www.enjoyment.co.uk
Majestic Wine Warehouse 01923 298 200
www.majestic.co.uk *W*
Marks & Spencer 020 7268 1234
www.marksandspencer.com
Oddbins 020 8944 4400
www.oddbins.com
Safeway 01622 712 987
www.safeway.co.uk
Sainsbury's 0800 636262
www.sainsburys.co.uk
Somerfield 0117 935 9359
www.somerfield.co.uk
Tesco 0800 505555
www.tesco.com
Unwins 01322 272 711
www.unwins.co.uk
Waitrose 01344 825 232
www.waitrose.com
Wm Morrison Supermarkets 01274 615 196
www.more-reasons.co.uk

PAYMENT PROTECTION (p12)
Financial Ombudsman Service 0845 080 1800
www.financial-ombudsman.org.uk

PRINTERS (p30)
Canon 0500 246 246
www.canon.co.uk
Epson 0800 220 546
www.epson.co.uk
Hewlett Packard 08705 47 47 47
www.hp.com
Lexmark 0870 444 0044
www.lexmark.co.uk
Sharp 0800 262 958
www.sharp.co.uk

RECYCLING (p34)
Alupro (recycling aluminium cans) 0845 722 7722
www.alupro.org.uk
Composting Association
www.compost.org.uk
Doing Your Bit (government tips for recycling and improving the environment) 0845 7868686
www.doingyourbit.org.uk
Friends of the Earth 020 7490 1555 (England, Wales, N Ireland)
0131 554 9977 (Scotland)
www.foe.org.uk
Rethink Rubbish (information on household rubbish and some quick and easy steps to help)
www.rethinkrubbish.com
Waste Watch
www.wastewatch.org.uk
Waste Watch Wasteline (recycling enquiries and information) 0870 243 0136

Government departments
England English Government waste and recycling information
http://www.defra.gov.uk/environment/waste/index.htm
N Ireland Environment and Heritage Service Northern Ireland www.ehsni.gov.uk/
Scotland Scottish Environmental Protection Agency
http://www.sepa.org.uk/
Wales Welsh Assembly environment information
www.wales.gov.uk/subienvironment/index.htm

SAVINGS MONITOR (p56)
Children's accounts
Alliance & Leicester 0845 964 5660
www.alliance-leicester.com
Britannia BS 0800 132304
www.britannia.co.uk
Cambridge BS 01223 727727
www.cambridge-building-society.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Lambeth BS 020 7928 1331
www.lambeth.co.uk
Loughborough BS 01509 610707
www.theloughborough.co.uk
Mansfield BS 01623 676300
www.mansfieldbs.co.uk
Nationwide BS 0800 302010
www.nationwide.co.uk
Norwich & Peterborough BS 0800 883322
www.npbs.co.uk
Portman BS 01202 560560
www.portman.co.uk
Saffron Walden BS 01799 522211
www.swhebs.co.uk

Mini cash Isas
Cheltenham & Gloucester 0500 246810
www.cheltglos.co.uk
Cheshire BS 0845 755 0555
www.cheshirebs.co.uk
Derbyshire BS 08456 004 005
www.thederbyshire.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Kent Reliance BS 0800 783 4248
Melton Mowbray BS 01664 563937
www.mmbs.co.uk
Monmouthshire BS 01633 844402
Principality BS 029 2038 2000
www.principality.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Stafford Railway BS 01785 223212
www.srbs.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk

Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester 0845 964 5660
www.alliance-leicester.com
Egg www.egg.com
Halifax www.halifax.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Legal & General 0500 111200
www.landg.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
www.northernrock.co.uk
Nottingham BS 0800 083 5565
www.nottingham-bs.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

STEAM IRONS (p22)
Bosch 0870 727 0446
www.boschappliances.co.uk
Bush 020 8787 3111
Delonghi 0845 600 6845
www.delonghi.co.uk
Domena 01825 749 498
www.domena.com
Hinari 020 8787 3111
Kenwood 0239 239 2333
www.kenwood.co.uk
Moulinex 0845 3304 554
Morphy Richards 08450 777 700
www.morphyrichards.co.uk
Philips 0845 601 0354
www.philips.com
Polti 0800 132 509
www.polti-ltd.co.uk
Rowenta 0845 602 1454
www.rowenta.co.uk
Russell Hobbs 0161 947 3111 (Salton Europe)
www.saltoneurope.com
Tefal 0845 602 1454
www.tefal.co.uk

SURVEYORS COMPLAINTS (p8)
Chartered Institute of Arbitrators 020 7421 7444
www.arbitrators.org
The Court Service 020 7210 2266
www.courtservice.gov.uk
NACAB 020 7833 2181
www.adviceguide.org.uk
Royal Institution of Chartered Surveyors (RICS) 0870 333 1600
www.rics.org

THEME PARKS (p42)
Alton Towers 01538 703344
www.altontowers.com
American Adventure 0845 33 02929
www.americanadventure.co.uk
Camelot Theme Park 01257 452100
www.camelotthemepark.co.uk
Chessington World of Adventures 0870 444 7777
www.chessington.com
Disneyland Resort 08705 030303
www.disneylandparis.com
Drayton Manor Park 01827 287979
www.draytonmanor.co.uk
Flambards Village 01326 573404
www.flambards.co.uk
Flamingo Land 01653 668287
www.flamingoland.co.uk
Legoland 08705 040404
www.legoland.co.uk
Thorpe Park 0870 444 4466
www.thorpepark.co.uk

quick index

Main features in the January to June 2002 issues, and any corrections (+) and updates (●) on these topics. For articles in this month's issue, see p3.

Accounts: switching Jan 16
Advertisements: investment May 8
Babies: gadgets for May 30
Banking: internet Jun 32
Banks: switching May 20
Cameras: SLRs May 50
Care homes: long-term Jan 36
Cars:
alternative fuels May 24
+ Jun 58
child seats Jun 20
company: tax Feb 36
new models: owners' views Apr 32
Jun 38
safety Mar 20
warranties Mar 34
Computer software:
financial Apr 40
free Mar 51
Computers:
keyboards Apr 30
mice Apr 30
upgrading May 54
Cookers: range cookers Feb 20
Credit cards Jun 46
Dentists: complaints about Jan 8
Drugs and medicines:
over-the-counter: prices Feb 39
+ Mar 58
Elderly: long-term care Jan 36
+ Feb 58
Electrical appliances:
reliability May 26
replacing Jun 26
Energy suppliers: switching Jan 46
Finances: family: makeover Mar 24
Financial products:
switching Jan 16
websites Feb 24
Food:
organic processed Apr 22
supermarkets' premium Mar 30
+ May 58
Fridge-freezers Apr 42
Funeral directors Mar 8
+ May 58
Gadgets:
for babies May 30
for travel Jun 30
Headphones Jun 24
Health cash plans Feb 50
Holiday insurance Mar 44
+ May 58
Houses and flats:
extensions May 33
Jun 58
selling Jun 52
Ice cream Jun 49
Internet:
banking online Jun 32
financial websites Feb 24
wine websites Jan 44
Investments:
ads for May 8
property Jun 42
tracker funds Jun 16
with-profit funds Feb 42
Isas:
cash Mar 26
transferring: advice Apr 12
Juice extractors Mar 40
+ May 58
Kitchens: fitted: from DIY stores Jan 20
Lawn mowers: rotary Apr 26
+ Jun 58
Microwave ovens Jan 41
+ Mar 58
Mobility products Apr 8
Organic food: processed Apr 22
Paints: outdoor Apr 36
+ Jun 58
Pensions:
stakeholder Feb 8
state: changes Mar 48
+ May 58
Private medical care May 46
Product reliability May 26
Property:
buying abroad Feb 30
investing in Jun 42
restoration: makeover Feb 52
Pushchairs: three-wheel Jan 32
Radio: digital May 21
Recording from TV Mar 16
+ May 58
Sewing machines Feb 46
Share dealing May 36
+ Jun 58
Solar heating Mar 52
Stakeholder pensions Feb 8
State pensions:
changes Mar 48
+ May 58
Supermarkets:
premium foods Mar 30
+ May 58
Swimming pools:
water quality Jun 8
Telephone services: mobile: pay-monthly contracts Jan 47
+ Mar 58
Television: recording from Mar 16
+ May 58
Television sets:
widescreen IDTVs Feb 34
Tights Jan 26
Toiletries: prices Feb 39
+ Mar 58
Tools: hire safety Feb 12
Tracker funds Jun 16
Trains and railways:
advice May 12
Travel gadgets Jun 30
Travel insurance Mar 44
+ May 58
Tyres Apr 18
Vacuum cleaners May 42
VCRs Mar 16
Water heating: solar Mar 52
Wines:
Portuguese reds Mar 39
websites for Jan 44
Work station: setting up Jan 52

memberbenefits

Make the most of your subscription – news and information for members, plus win a Best Buy printer

www.which.net/which

Visit our website www.which.net/which for extra information. There are links to dozens of websites relevant to each issue, plus each month *Which?* experts go online to answer your questions – this month we're featuring **complaints about surveyors** (see p8). E-mail your questions from the website. You can also use the online form to tell us what you think about *Which?*.

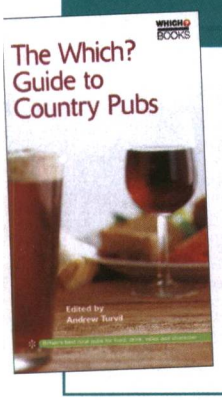
FACT SHEET

All our current factsheets are also online but if you don't have access to the internet, you can order them by phone (they're free for members). Ring our Helpline on **0845 307 4000**.

NEW THIS MONTH

Recycling Tips and advice on how to do your bit to recycle more (code RECTIP)

book offer



***The Which? Guide to Country Pubs* lists around 900 of the best rural pubs in Britain, for food, drink, value for money and character. Normally priced £14.99, we're offering the guide for £12.99 from now until 31 July. To order, call 0800 252 100 and quote code WGCP(WB702).**

Corrections

'Extending your home', May 2002, p33
Under 'Permitted development rights', p34, we should have said you will also need planning permission if an extension comes within 2m of a boundary *and* (not or) exceeds 4m in height.

'Common problems', *Tax Saving Guide*, April 2002, p66
If you become self-employed, you have three months to inform the Revenue of your change of status, not until the October following the end of the tax year. Failure to inform the Revenue within three months risks a £100 fine (see p30 of the *Guide*).

'Troubled waters', June 2002, p8
We inspected the Castle Sports Complex in Spalding, Lincolnshire, not the Castle Sports Centre, Taunton, as given in the table on p11.

SHOPPING OPTIONS – SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars, thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against those from high-street electrical retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised within seven days of purchase, you'll be refunded 110 per cent of the difference. Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

Electrical goods
Value direct 01473 320015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills
www.buy.co.uk/which

New cars
oneswoop.com 0845 130 9192
www.oneswoop.com/partners/which

HELP WANTED

You can reply to our Help wanted requests by post to our Hertford address (see 'Contact us', below) or by e-mail to helpwanted@which.net. Please quote the department shown below. We regret we cannot advise on individual cases.

NEW CARS – OWNERS' OPINIONS WANTED

We're looking for views on the following cars: ● Daihatsu YRV ● Fiat Stilo ● new Ford Fiesta (from April 2002) ● Kia Sedona ● Hyundai Matrix ● new Nissan Primera (from January 2002) ● Suzuki Liana ● new Toyota Camry (from November 2001) ● new Toyota Corolla (from January 2002) ● new VW Polo (from February 2002). Please write to Dept AS with your name, address, phone number, the exact model of your car, and when you took delivery of it.

REGISTERING WITH A GP

Have you had problems registering with a GP's practice? If you have been unable to register with the doctor of your choice, please let us know. Write with details to Dept TH and let us know whether you'd be happy to be featured as a case study.

PHONE COMPANIES

Do you use another phone company in addition to BT or cable? We'd like to hear about the quality of service you receive from telecoms companies you connect to either by dialling a code or using an autodialler. From billing issues to sound quality, send details of your experiences, good or bad, to Dept JEC.

HOME TESTING KITS

Have you ever used a home testing kit to diagnose conditions from Alzheimer's to diabetes or even cancer? Let us know what you thought of them. Reply to Dept FP, *Health Which?*, by the end of July.

CHILDREN'S SAVINGS

We're looking for a family that would like to take part in a makeover on children's savings. If you're a parent saving towards university fees, say, or perhaps a grandparent who wants to put a lump sum away for your grandchild, and you'd be willing to have your name and picture and possibly some financial details published, write to Dept MB.

TRAVEL INSURANCE

If you're currently claiming on your travel insurance policy, or have claimed on it in the past two years, we would like to hear from you. Please write with details to Dept LS, *Holiday Which?*.

CONTACT US

MEMBERS' HELPLINE 0845 307 4000
For all your queries on *Which?* and Consumers' Association, contact our Helpline team. The team is ready to answer your call Monday to Friday from 8.30am to 8pm and on Saturdays and bank holidays from 9am to 1pm.

POST Membership Services Dept
PO Box 44
Hertford X, SG14 1SH
E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE www.which.net/which
OUTSIDE THE UK +44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

WIN A BESTBUY WIN A BESTBUY WIN

PHOTOGRAPHY GETTYONE-STONE

BEST BUY COMPETITION

Win one of five Best Buy Canon printers. Just answer this question: How many of the printers from this month's test offer direct printing?

To enter our competition, log on to www.whichbestbuycomp.co.uk or send your answer on a postcard to 'BB July 02', Which?, PO Box 44, Hertford X, SG14 1SH. Answers must reach us by 19 July 2002. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number.

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 19 July 2002 will be entered into the competition. Winners will be informed in writing by 2 August 2002.

The first five winners drawn with the correct answer will receive a Canon S900 printer. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB July 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 16 August 2002 (please include a stamped addressed envelope) and also on the website above.

Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

WHO WE ARE

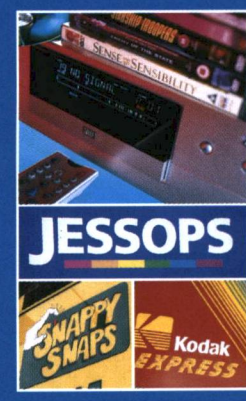
Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management
Brian Yates **(Chairman)**; Ruth Gee, John Rimington CB **(Deputy Chairmen)**; Anthony Burton OBE, Guy Dehn, Neville Duncan, Margaret Ginman, Tanya Heasman, Christopher Huhne MEP, Harriet Kimbell MBE, Sue Leggate, Elizabeth Llewellyn-Smith CB, Michael Moore CBE, Gary Waller, James Woodward-Nutt, Professor Alastair Robertson, Professor Steve Woolgar, Christopher Zealley
Director Dame Sheila McKechnie DBE

© Which? Ltd 2002 Material published in *Which?* may not be reproduced, stored in a retrieval system, or transmitted in any form, without the prior permission of Helen Parker, Editor. *Which?* may not be used for advertising, sales promotion or publicity.
UK ISSN 0043-4841
Printing St Ives (Caerphilly) Ltd

NEXT MONTH IN WHICH?

BEST BUY HOUSE INSURANCE We help you pick the right contents and buildings insurance for your needs DVD SPECIAL Best Buys for watching and recording, plus format wars explained FILM PROCESSORS Who's best for APS? Price, speed and quality compared



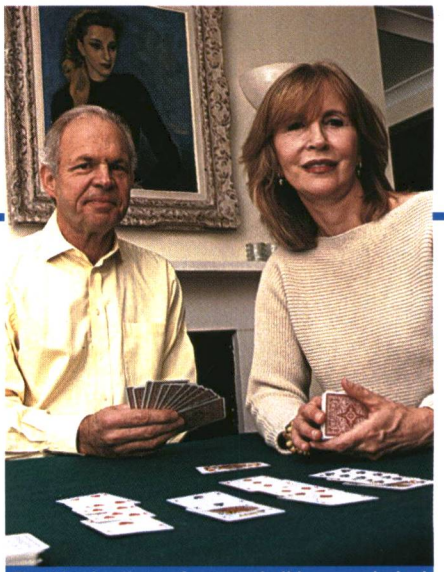
PLUS: STEAM CLEANERS; CAR RELIABILITY LEAGUE; HAIR REMOVAL PRODUCTS; KITCHEN SCALES; INCOME PROTECTION POLICIES; GARDEN GADGETS; CHEMICALS IN HOUSEHOLD PRODUCTS

Coming up in future issues: PHONE COMPANIES' TARIFFS COMPARED; SPEAKERS; HOME SECURITY; PRINTER PAPER AND CARTRIDGES; FISH SAFETY CONCERNS; CROSS-CHANNEL SHOPPING; AUSTRALIAN WINE; UNIT TRUSTS; CAR INSURANCE; THERMAL CLOTHING; SWITCHING MORTGAGES **PLUS** WHICH? CAR 2002 – YOUR FREE 68-PAGE SUPPLEMENT

briefcases

Two recent cases from our lawyers' files

CLUB MED DEALS A JOKER



The Wheelers' hopes for an ace holiday were dashed

Keen bridge players, Frank and Susana Wheeler were delighted with the new holiday programme for bridge enthusiasts that they read about in Club Med's newsletter. Advertised as 'featuring some of the world's best players and teachers', the newsletter explained that informal games of social bridge, competitive duplicate tournaments and personal coaching would be organised.

They were particularly impressed that top author and *Financial Times* bridge columnist Paul Mendelson would oversee the programme. He would also 'select friendly hosts, tournament directors and top players as well as captaining the Club Med bridge team, which will compete in events world-wide and against whom you will be able to pit your wits on holiday'. All in all, it seemed the perfect holiday, so Frank and Susana went ahead and booked. The holiday cost them £1,234.

When the Wheelers arrived at their resort in Marrakech, they found that, although there was a bridge host, Mr Mendelson himself was nowhere to be seen. What's more, they appeared to be the only two people booked on the bridge holiday. A card room was made available, and a notice put up to encourage people who were already on holiday to come and play bridge, but no arrangements were made to provide the organised programme that had been promised in Club Med's newsletter.

On their return home, Frank and Susana sent a letter of complaint to Club Med. It responded by offering to refund £62 as a gesture of goodwill. Dissatisfied, the Wheelers asked Which? Legal Service for help.

We told Club Med that it had breached the Package Travel Regulations 1992, which require a tour operator to provide the services advertised. Club Med eventually agreed to pay £650.

POINT OF LAW

When you book a package holiday, the tour operator must provide the services advertised in its brochure. If it doesn't, you may be entitled to compensation. You may also be able to claim for any loss of enjoyment you suffer as a result.

PHOTOGRAPHY JOE SHEEHAN

A SMASHING LITTLE SUCCESS STORY

Debra Naccarto was shopping for a vase near her home in Hertfordshire. She saw some she liked the look of in the window of The Windmill, a florists in Cockfosters, and went in to have a closer look.

While she was being shown some samples, her two-year-old daughter, Anna, accidentally knocked over another vase which was standing on a low display unit. Debra immediately told the shop assistant what her daughter had done and offered to pay for the loss of the vase. The shop assistant referred the matter to the manager who insisted that Debra pay the full retail value, £37.50. Although Debra paid up, she was unhappy with the unsympathetic way the situation had been handled. When she arrived home, she contacted Which? Legal Service.

Debra had to pay the full retail price for a vase her daughter broke

One of our lawyers advised Debra that she was liable for the damaged vase but only for the actual loss to the shop. She wasn't liable for the full retail value of the vase. The vase would have cost less than £37.50 for the shop to buy as it would have paid trade or wholesale prices. Debra would therefore only be liable for the cost to the shop to replace the vase.

On our advice Debra wrote to The Windmill. She asked for proof of the cost of replacing the vase and a cheque for the difference between this and the £37.50 she had paid. Less than a week later, she received a cheque for £25.55.

POINT OF LAW

You can be liable for damage you cause to items in a shop. However, what you have to pay should be limited to the loss suffered by the shop, not the item's retail value.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.